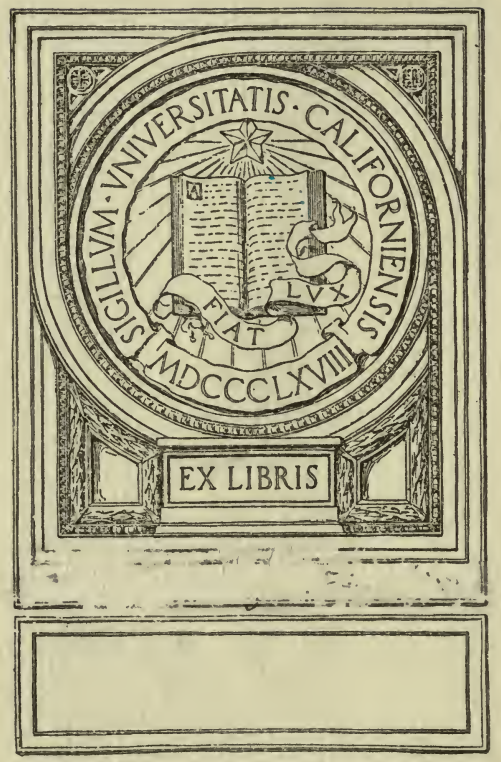
BUSINESS LETTER PRACTICE

JOHN B. OPDYCKE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BUSINESS LETTER PRACTICE

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BY

JOHN B. OPDYCKE

WITH AN INTRODUCTORY SYMPOSIUM ON BUSINESS LETTER WRITING

BY

MR. JOSEPH H. APPEL
PUBLICITY DIRECTOR OF THE JOHN WANAMAKER STORES

MR. ROGER W. BABSON
PRESIDENT OF BABSON'S STATISTICAL ORGANIZATION

MR. LOUIS K. LIGGETT
PRESIDENT OF THE UNITED DRUG COMPANY

MR. CHARLES H. SABIN
CHAIRMAN OF THE BOARD OF DIRECTORS OF THE GUARANTY TRUST COMPANY OF NEW YORK.

NEW YORK
ISAAC PITMAN & SONS, THE PHONOGRAPHIC DEPOT
2 WEST 45TH STREET
TORONTO: 70 BOND STREET
AND AT LONDON, BATH AND MELBOURNE

WHOLESALE CANADIAN AGENTS
The Commercial Text-Book Co.
AND
The Copp, Clark Co., Limited
TORONTO

TO

T. H.

PRINTED IN BATH, ENGLAND, BY
SIR ISAAC PITMAN & SONS, LIMITED

PREFACE

I am the Letter.
I am the Bearer of Tidings of Great Joy.
I am the Cavalier of Culture.
I am the Courier of Commerce.
I am the Ambassador of Production.
I am the Winged Mercury of Industry.
I am the Pheidippides of Trade.
I am the Plenipotentiary of Finance.
I am the Charge d'Affaires for Cupid.
I am the High Priest of Potential Human Thought.
I am the Messenger alike of Dreamer and of Doer, of Peasant and of Potentate, of Sage, and of Sophist.
I am the Motive Power behind the Iron Horse that Speeds like Lightning over the Endless Rail.
I am the Driving Force behind the Ocean Greyhound that Plows and Furrows the Infinite Seas of Earth.
I am the Deathless Energy behind the Airplane that Swirls and Shatters the Atmosphere of the Heavens.
I am the General of Armies which, Set for Action, must Stand in Poised but Impatient Tableau till I Bid Them Charge.
I am the Commander of Navies which, Stripped for Onslaught, must Halt in Steaming and Beetling Silence till I Bid Them Strike.
I am the Fate or the Salvation of Nations.
I am the Blasphemer or the Hallower of Human Life.
I am the Perverter or the Glorifier of Human Love.
I am the Balm or the Heartbreak of the Soul.
I am the Alpha and the Omega of Big Business.
I am the Bearer of Tidings of Grave Import.
I am the Letter.

THE contents of the present volume have been assembled with a threefold aim in mind. The book is first of all for the teacher and the student of stenography. It is also for the teacher and the student of business English. It is, in the third place, for the business office and the correspondence supervisor in that office.

One of the most important functions which, it is hoped, the book will serve is that of bringing teachers of stenography and teachers of English in commercial schcols and colleges into closer and more sympathetic cooperation. But it will also bridge the gap, if permitted to do so, between the school and the business office. Theory and practice have been so selected and so arranged as to enable students to learn by doing. The author has attempted, in other words, to provide not only many good letters for study and dictation, but also considerable exposition of the principles

that underlie business letter composition. All of this exposition has been made suitable for dictation, so that the student may be afforded a liberal education in certain business practice and procedure at the same time that he is learning to write letters and acquire speed in stenography. In addition, there are many problems that will challenge and stimulate in the extempore dictation and composition of business letters.

The teacher of stenography must be an educator, not merely a dictator of sign and symbol and line and form. He is obligated to make of himself a guide and inspiration to students in their grasp and appreciation of the broad underlying, standardized units of commercial and industrial thought. He must, of course, dictate; but he must also develop thought processes. He must, of course, instruct in the facts and mechanics of shorthand and letter writing; but he must likewise pose problems and project and supervise thought-provoking practice. It is with this conception of the stenography teacher's work that the author has provided, in addition to hundreds of letters, much textual matter and problem work, all of which centers in the principal points of organized business knowledge.

Every teacher of stenography is a teacher of English—must needs be, until the time comes when teachers of English are better equipped with business knowledge, are made to feel a stronger obligation to correlate, and are afforded more effective facilities for correlation. There should be no Chinese Wall, or any remnant of one, between the department of stenography and the department of English. In any commercial school worthy the name these two departments, certainly, need to be "twinned as horse's ear and eye." And they must as certainly focus their work concretely forward into the business office. The common interest that the teacher of English, the teacher of stenography, and the employee of the business office have in the business letter should of itself be sufficient spur to insure unanimity of cooperation in the formulation of teaching method and in the selection of teaching content.

Henry David Thoreau, somewhere in his ever-engaging pages, recalls that Hussein Effendi praised the epistolary style of Ibrahim Pasha to the French traveler Botta, because of "the difficulty of

understanding it." "There was," he said, "but one person in Jidda who was capable of understanding and explaining the Pasha's correspondence." Up to a few years ago, there was much business epistolary style that might have rivaled Ibrahim Pasha's fractious form and cryptic content. But the Better Letter Movement of the past decade has wrought a miracle. It has staged a revolution, brought about a reconstruction, inspired a renaissance. It has moved apace in spite of the quack concerns that have exploited it for material ends, and waxed fat regardless of either methodology or result. It has relegated the Ibrahim Pasha of business to the Ananias Correspondence Club, or to the presidency of "THE EXCELSIOR LETTER WRITING ORGANIZATION, LTD., Perfect Business Letters Guaranteed in Ten Lessons for the Nominal Sum of Twenty-five Dollars, Payable in Capsule Instalments," etc., etc. And this is very much the same sort of honorary disposal.

Business letters that are understood by everybody "in Jidda," and that need no explanation, are the result of long-continued developmental study both of business and of the principles of writing. There is no short-cut route, no hand-me-down process, no sleight-of-hand device, in learning how to write or in "how to take" business letters. Plodding persistence or persistent plodding is the only talisman in this very important branch of education, as in all others, and this is true for the gifted as for the ungifted ones. The best comprehensive formula for any who would attain to facility and distinction in the chief of business expressional forms, namely, letter writing, is this: *Read omnivorously; think unfathomably; practice indefatigably; criticize your own work relentlessly.*

It was doubtless because Ibrahim Pasha did not observe this formula that his messages were so murky. But it may have been, too, that, like certain writers of a period less remote than his own, he took pride in making himself "difficult to decipher and 'ard to hunderstand." The Better Letter Movement has concentrated upon this formula. It has inspired business with a letter conscience. It has shown that the degree B.L.W. (Business Letter Writer) is to be awarded only as a process of evolution on the part of the graduate. It has inculcated a deep and enduring interest everywhere in the format and content of business letters. It has proved, on the one hand, that all Ibrahim Pashas are candidating for the bankruptcy courts in the letters that they write,

and, on the other, that, as a business house writeth in its letters, so shall its power and its kingdom and its glory be forevermore. It has, in short, " miraclized " the business message.

The listing of acknowledgment and indebtedness just below is an incomplete story indeed, in comparison with the amount of material and helpful suggestion that business firms in all parts of the country have generously contributed to the author. The following excerpt taken from a communication from a large industrial concern granting the author permission to make use of some of its excellent letters, is typical of the attitude evinced by all that have extended him similar courtesy:

> We are always very loth to permit the publication of any of our correspondence or letters that might in any way have the appearance of seeming to be setting ourselves up as experts in letter composition, because no matter how excellent the work may be, there is always a possibility of criticism of some certain feature of any letter. However, I am enclosing a number which we have recommended to our distributors as being good result getters in direct-mail work and sales follow-up, and perhaps they will serve the needs of the case.

As far, however, as " that most conventional (and most inadequate) of printed places "—a preface—will permit, the author gratefully acknowledges indebtedness to the following for the privilege of using materials and, in many cases, for valuable advice and guidance: Packard Motor Car Company, Chalmers Motor Car Company, Republic Truck Company, Fisk Rubber Company, United States Rubber Company, Goodyear Tire and Rubber Company, Goodrich Rubber Company, United Drug Company, National Cash Register Company, Addressograph Company, American Multigraph Company, The Edison Company, Pratt and Lambert, Western Union Telegraph Company, Central Chemical Company, National Ticket Printing Company, National City Bank of New York, Guaranty Trust Company of New York, Bankers Trust Company of New York, Fidelity Mutual Life Insurance Company, Sweet and Richards, Mercantile Credit Reporting and Collecting Agency, Ingersoll Watch Company, Elgin Watch Company, Angier Mills Company, Old Hampshire Bond Company,

Better Sox Knitting Mills, Harvey Glove Company, Strawbridge and Clothier, Stein-Bloch Company, Stein and Blaine, Franklin Simon Company, Lord and Taylor, R. H. Macy and Company, Yawman and Erbe Manufacturing Company, The Roycrofters, The Grolier Society, Carnation Milk Products Company, International Correspondence Schools, Alexander Hamilton Institute, New York Evening Post, Springfield Republican, Printers' Ink, Judicious Advertising, Postage, System, The Mailbag, American Magazine, Montgomery and Ward, Mr. Arthur Middleton, Mr. J. T. Bartlett, Mr. Charles S. Nagel, Mr. Edward H. Schulze, Mr. Wilmot Lippincott, Mr. Samuel Stebbins, Mr. C. B. McCuaig, Mr. A. H. Deute, Mr. E. P. Corbett, Mr. James Wallen, and Miss Mabel F. Brooks.

The reader, the student, the publisher, and the author are alike indebted to those gentlemen who have kindly consented to interrupt the busy day's work for the purpose of contributing to the introductory symposium to this book. They speak from widely divergent fields of enterprise, not only with the eloquence of authority, but with finality on the important subject of business letter writing. It is, indeed, a privilege for all of those who are interested in the problems of commercial correspondence, to be introduced to their study thru the inspiring messages of men who have achieved unique and prominent business position in part thru the agency of the business letter. In this general place the author wishes to thank them again for the courtesy that they have shown him personally.

B—(429)

CONTENTS

SYMPOSIUM ON BUSINESS LETTER WRITING

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MR. CHARLES H. SABIN
CHAIRMAN OF THE BOARD OF DIRECTORS OF THE GUARANTY TRUST COMPANY OF NEW YORK.

By Mr. Joseph H. Appel,
Publicity Director of the John Wanamaker Stores.

Lamented as a lost art, letter writing began to come back into our lives with the advent of stenography, the typewriter, and the multigraph. It came back in a new form, as an aid to business. Today there is a flood of business letters in the mails.

But has the *art* of letter writing come back ? I think not. The very ease with which letters are now written, mechanically, makes their contents mechanical. In business organizations the job of writing letters is often given to any one who can operate a typewriter—until the letters become too bad ; then the boss takes a hand, and he makes a worse mess of it.

This may be overpainting the picture, but there surely is a crying need for improvement in business letters. The art is only in its infancy, if indeed it can so far be called an art.

The need is for accurate letters, lucid letters, straight-to-the-point letters, courteous letters, human letters : Letters that read as tho the writer were talking personally with the customer. No frills. No useless introductions. No hackneyed conclusions. Letters that give in simple words and sentences the facts about merchandise, service, or other subject under consideration.

Such letters seem easy to write. "Just talk it out," we say. Yet, how few really good talkers there are ! How few men or women express themselves clearly ! How many of us are misunderstood when we talk and when we write ! How few can write sentences as Lincoln wrote them—simple, direct, plain, straight to the point.

Manifestly, it is impossible for an expert to dictate every letter that goes out from a big business concern. Form letters or guide letters are, therefore, necessary. The ideal, of course, is to have each business letter read like a personal letter written expressly to meet each individual situation, one that will be accepted by the customer or prospect as an individual communication. The reality must be a compromise between this ideal and the practical form letter.

The danger of form letters is that they get into a rut. They become stereotyped. They lack spirit, personality, life. But, even form letters, if lucid and logical, are better

[*Contd. on p.* xvi

Contd. from p. xv]

than slovenly, hazy letters which appear to be full of ginger, but which leave the reader muddled.

Like all advertising, business letters should be written from the reader's point of view. They should render a service, whether replying to an inquiry, giving an explanation, making an adjustment, or seeking to sell. An advertisement which enables one to buy is stronger and more subtle than that which seeks to sell. Business letters should follow the same psychology.

Present day advertising is learning much from the motion picture. Thoughts are being expressed in flashes—in the form of pictures—word pictures as well as artists' illustrative sketches. Thoughts are being flashed before the public one at a time. Business letters, to be successful, must follow this trend. People are not reading as they used to read. They want their news, their education, their recreation in a flash. They want to absorb an idea at a glance, to sense it, to *feel* it, rather than to dig it out and to learn it tediously. Right or wrong, good or bad, this attitude of the public mind must be reckoned with.

The failure of direct-by-mail advertising is in the facts (1) that most of it goes unread, often unopened, into the waste-basket; and (2) that even when read much of it brings no response because poorly prepared and not convincing. Newspaper and magazine advertising meets equal failure when it fails to "get over" to the pubiic.

The lesson which all advertisers must learn is that their message must first be seen, then read, then understood, then believed before action will follow. The human mind responds only thru these stages, taken in the order named. People do not act without confidence. They do not have confidence without understanding. They do not understand without information unless it is presented clearly in type, picture, or speech. And it is a certainty that the public will not waste time and energy and patience and nerves on advertising of any kind that is not easily comprehended and that does not render a service. The public will not open its mind to advertisers unless advertisers open their service plainly and clearly to the public, so that he who runs may read and know and act. This is a swiftly running age. Advertising must be on the jump to catch the people as they rush along.

And if business men will read and heed Mr. Opdycke's book and apply his well-considered thoughts, there will be an increase in their trade because they will write better letters and thus render better service.

By Mr. Roger W. Babson,
President of Babson's Statistical Organization.

Most of the books on letter writing that it has been my good fortune to read, or in some cases, my misfortune to read, are usually too prone to dwell on what not to do and often neglect to tell us what we should do.

It is quite refreshing to find a book like "Business Letter Practice," replete with illustrations of what has been done, followed by what should be done.

Selling, today, is on an extremely high plane. We long ago left the old style "drummer" in the rear and have developed personal solicitation in business thru scientifically trained salesmen. This means that the buying public has forgotten the man who used to make sales thru his generous distribution of cigars, cheap stories, and other entertainment at the expense of the house. We have become accustomed, and have accepted, the high type of salesman required today who makes his sales thru a knowledge of his product, a belief in the house he represents, the goods it produces, and his understanding of the profession or art of selling.

This is also true of the business letter. Business men will no longer indorse, sanction, or even recognize, the slipshod, cheap "drummer" type of sales letter any more than they will this type of salesman. All of us in business recognize true salesmanship in written form and usually are appreciative of the abilities demonstrated by the salesman who calls upon us in person.

Most sales forces today are backed up with strong sales letters from their home office. While it is true that most anything that can be sold by salesmen can be sold by mail, yet I have found it also true that anything sold by salesmen can be more thoroly sold, and in larger quantities, by sales letter assistance of proper type.

"Business Letter Practice" I believe to be a distinct contribution to better letter writing, and I am very glad indeed, to have had this opportunity to add my little bit to the thousands of other business men who are clamoring for more help and more light on how to write better business letters.

By Mr. Louis K. Liggett,
President of the United Drug Company.

Letters are the person in print. There is personality in correspondence just as there is in your face. The features of your countenance spell character, indicate intelligence and ability, and promote confidence and goodwill. The make up, style, and general appearance of a letter represent these same elements in correspondence.

I do not mean to be a theorist, but I am firmly convinced that the mental attitude assumed by the man while dictating or writing a letter is usually conveyed to the recipient of the message. The way in which the letter is spaced, paragraphed, etc., answers as the man's clothes to his body in a personal interview.

Some people look neat and clean, and you are impressed with their bearing; other people may look unkempt, slouchy, and careless. Letters can look either one of these two ways. Correspondence is the nearest approach to your own self and, therefore, should be closely studied and analyzed. Be as particular in what you say, the way you say it, and the way it is written, as you would be in putting on your collar and necktie and combing your hair. Everything that a person or a business firm does, advertises it either for good or bad. There is nothing bespeaks its character and make-up so much as correspondence.

These things I know so well because from the beginning of the United Drug Company we have used letters to promote our business.

By Mr. Charles H. Sabin,
Chairman of the Board of Directors of the
Guaranty Trust Company of New York.

In view of the large proportion of business transactions which are consummated by correspondence, I regard any well directed efforts toward the improvement of business letter writing as most worth while. I am very glad to improve the opportunity to add a word of emphasis to the obligation which I feel rests upon our teachers of English and our business executives to do all in their power to improve the standards of such communications. A business letter is really a substitute for an interview. Within its text the writer makes a request, outlines a proposition, expresses an opinion or gives information, more briefly, it is true, than he would in conversation, but often much more convincingly.

A letter is effective to the extent that it impresses and influences the person to whom it is addressed. Those who receive letters are ***impressed*** favorably or unfavorably by the character of the stationery a business house uses, and by the way its letters are typed, but they are ***influenced*** by what a letter says and how it says it. Hence, it is highly important that both the form and the substance of business letters be carefully studied. They should be attractive in appearance, courteous, concise, straightforward, and so clearly phrased that they cannot be misunderstood. More than that, they should be builders of good will and a fair expression of the character and purpose of the writer, whether it be a corporation or an individual. They should accurately reflect the spirit of their institution or the person who writes them. Brevity, sincerity, and utility should distinguish them. Trite phrases and long sentences should be avoided as far as possible. The cultivation and maintenance of mutually pleasant and profitable human business relations should always be the end sought.

My own feeling is that every effort should be made to make our letters simple in construction, kindly in tone, and pleasing to the eye, but that special insistence should be placed upon the necessity of not committing ideas to paper until they have been clearly thought out and adequately supported by the necessary data.

The cultivation of a convincing correspondence style is a worthy ideal for every business executive and those who aspire to be business executives. It has both economic and social value and well deserves the study and consideration which you invite to it.

One of the Business Letter Laboratories in the establishment of Montgomery Ward and Company, Chicago, where thousands of letters are received and answered daily.

BUSINESS LETTER PRACTICE

CHAPTER I

THE PICTURE OF THE BUSINESS LETTER

You may be a master artist, but you'll reassure your fame,
If you hang your canvas deftly in a proper sort of frame ;
You may build a perfect letter, sound in thought, in tone polite,
But 'twill make a poor impression if the picture isn't right.

MEN are made for pictures. Pictures are made for men. The equation is by no means six-and-six, however ; perhaps only about two-and-ten. But whatever may be the fluctuation in its individual terms, the unity of the proposition holds. Doubtless by education and environment and other subtle influences, some men are made or remade for pictures. Also, by means of these and other things, namely, vanity and patronage and adaptation, pictures get themselves made for men, and always have done so. Not that art for art's sake is a fiction. Emphatically not ! But art for other sakes is very often a fact. Indeed, pictures are made, not born, as a rule. Men are born, not made, also as a rule.

Now, a letter is a picture—or ought to be. And letters are made for men, principally, tho some men may be made for letters—*some* letters. It is quite certain that a few men are born with epistolary intuitions. It is a tragic fact that many a letter that is neither human nor picturesque, meanders thru the mails. The thought behind a painting may be elevated or degraded according as the artist has worked out the detail in keeping with sound principles, even to the tracery on the frame, or descended into mere daubery and defilement, even to the hanging of the masterpiece in a gallery. Just so with the thought behind a letter. Be it ever so short-circuited and narrow-gaged, it may yet be re-enforced by means of the letter picture in which it is set. Be it ever so broadly conceived and completely turned, it may, by the

1—(429)

same token, fall far short as the result of negative arrangement and minus form. The full effectiveness of a letter, as of a picture, depends upon three elements: (1) What is thought by the artist behind it; (2) what is said by the artist in it; (3) what degree of harmony is evidenced between the form of expression and the content. It is with the last only that we are concerned in this chapter, tho our title may be applied with equal force to the other two.

The underlying principles of Greek art have been applied time and again to painting and photography and advertising copy, and to the typographical arrangement of the book page. At least four of these principles may be applied with equal benefit and appropriateness to the letter picture. We mean the principles of *focus, movement, balance,* and *proportion.* Of course, the failure to observe these four principles in " setting up " a letter may cause little or no conscious retardation on the part of the reader in grasping the thought. But the observation of them will do much toward insinuating a message easily and agreeably. And the cumulative momentum of the consistent arrangement of letter matter on the letter page, in cases where large numbers of letters are to be read daily, is by no means unconscious or imponderable. There are many business letters even yet that, by their incoherent and inconsiderate placement of parts and picturization of page, cause brain fag and irritability. On the other hand, there are some business letters that seem to have been rendered to music, so nicely adapted is the expression to the form, so subtly adjusted is the appearance to the canons of Greek art.

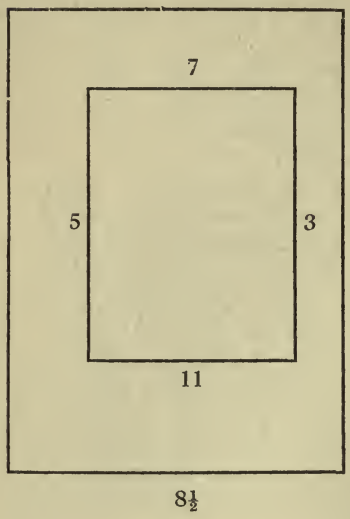
The focal or optical center of a sheet of commercial stationery is about one inch above the actual or mathematical center. If this focal point is important enough to be played to by the artist and the copyman and the maker of books, it should certainly be kept in mind by the letter writer. One of the most important expressions—probably *the* most important—in the letter should be given this vantage position. It frequently happens that the body of the letter opens just here. This is fortunate, for it offers opportunity to twin emphasis of expression, the opening, with emphasis of form, the optical center. To place at this point on the letter sheet such a blasphemous bromide as: " In reply to yours of 13 inst. would say ——," is to defy device and profane propriety;

it is to be guilty of the same stupidity as that evinced by the photographer who places the face in a portrait at any position other than the optical one. Indeed, this Greek principle of focus is even more important as applied to letter portraiture, than to art itself, for no part of a letter may be spared from top to bottom in order to get the focal adjustment, while in a picture there is usually a greater fluidity in this respect.

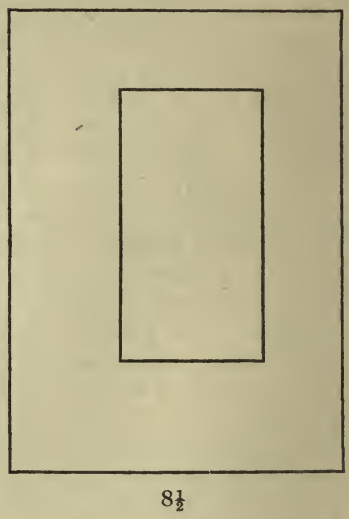
Just as there should be no distracting elements in a painting or a piece of sculpture, so likewise all the elements in a letter picture should move together without any disturbing influences. The walls and the floors of a well-appointed sanitarium are so decorated as not to induce guests to count. Form and figure are so subordinated as to make for quiet nerves and peaceful minds. The well-managed sanitarium does not permit of ornamentation anywhere in such a way as to suggest countability as the result of recurrence of placement. No one is kept awake because of the eternal one-two-three-four of the rugs or the wall papers. In the same way, no one should be prevented from bringing his whole attention to bear upon a letter by the protrusion of elements in a letterhead or in the letter composition itself. We sometimes see an illustrated letterhead that simply must be counted before we can read the letter. A row of figures across the top, a list of names down the side, a trademark of a half dozen parts—these are all distractions that prevent the easy onward movement of the letter as a whole. We have known letters that could not be read for the paragraphs, they were so short and so frequent and thus so dissipating. We have known letters that could not be read for italics and underlinings and other numerous mechanics of emphasis. We " could not see the woods for the trees," because the good old Greek principle of movement was violated. When you see the pillared facade of a building and are not tempted to count the pillars because they all seem to move together in rhythmic unity, take off your hat, for you are in the presence of Greek architecture. When you see the pillared facade of a building that tempts you into repeated and infinite counting because it is never quite still but seems to be constantly moving about, keep your hat on, for you are in the presence of nothing but indifferent imitation of Greek architecture.

And the Greek principle of balance is of quite as great value and

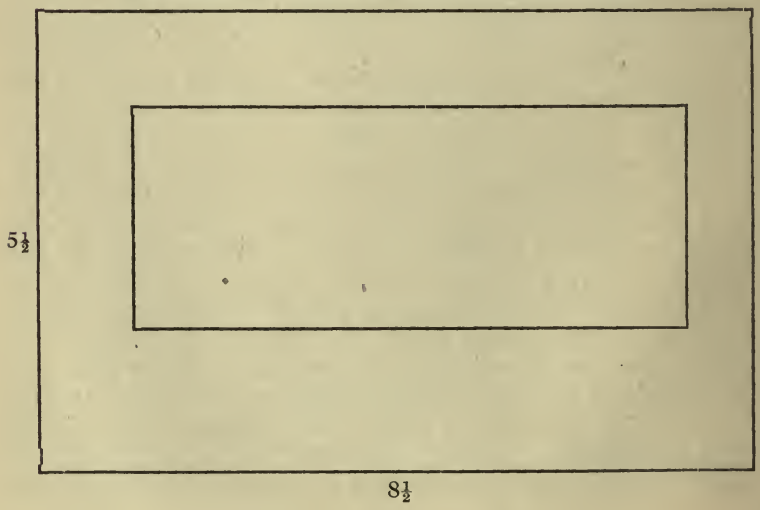
The Normal Letter.



The Short Letter.



Placement of Letter on Commercial Note Paper.



importance to the letter page as to other forms of art. Does your letter seem to tilt to one side or the other? Are you constantly impelled to make it straight, as with the pictures on your walls, in which the artist has crowded one side at the expense of the other? Perhaps there is a list of printed names on the letterhead that runs longitudinally from the top to the bottom of the sheet on one side or the other. Perhaps there are awkward, inchoate spaces here and there at odd and unaccountable intervals. Perhaps the pesky righthand margin is too raggedly uneven. Perhaps the blocked paragraphing brings up too heavily on the lefthand margin, making the left side of the sheet seem fuller than the right. Perhaps the last line in paragraphs are all so short that they add to the weight of the left side of the sheet and make the right appear light and white by comparison. And so forth, to the detriment of artistic balance in the letter picture. We are told that balance means rest and repose, and that movement means action and alertness. Good. Do not allow the one to mean the rest and repose of death, or the other to mean the activity and alertness of wild oats. Since few English syllables are longer than three or four letters, there is very small reason for the typist's making the righthand margin of your letter look like a Rocky Mountain cascade. Because business letters frequently include tabulated statements, there is no reason at all for your typist's making the letter page have the appearance of an athletic hop-skip-and-jump. If movement is rhythmic, then balance is structural. If movement says two, then balance says couple. If movement means grace, then balance means accord.

The Greeks would never have called the New York skyline beautiful. They would have conceded that it is unusual and unique and curious. But it too startlingly violates the Greek principle of harmony and proportion to have been classed by them as a thing of beauty and a joy forever. The Greeks never made adjacent heights and areas inordinately disproportionate one to another. Rather, they kept the ratio fractional among the parts of a piece of art. They held to the vicinal relationships in mathematical proportions, such as three, five, seven, eleven. Applied in general to spaces shaped like the commercial letter sheet, this principle of harmony means that the margins at top and bottom should be as seven to eleven respectively; those at

left and right, as five to three respectively. It will be noted that the printed matter on the pages of the best made books are set in accordance with this principle. So, too, is the typed matter on the pages of the best made letters. The harmonious relationship of areas also means, as applied to the letter picture, that in general the form and shape of the written content on a page should correspond with the form and shape of the paper on which it is written. A short letter written on the regular 8½ by 11 business stationery should therefore have latitude and longitude in harmony with the latitude and the longitude of the stationery. To write a short business letter on this standard stationery, in two or three long lines "latitudinously," and to take no cognizance whatever of letter longitude in such a case, is to ignore one of the soundest, but unfortunately one of the most frequently ignored, principles of Greek art as applied to letter writing. No matter what varieties of shape and size there may be in the stationery, these rules for the harmonious placement and picturization of the letter content are easily applicable, proportionate modification being all that is necessary.

The illustrative "motifs" on page 5 may help to concretize the subject of letter latitude and longitude.

Cicero, the connoisseur emeritus of letter writing—*business* letter writing—said that the content decides the form. Stated conversely, this means that the form reflects the content, or should do so. When Lanier wrote about the Chattahoochee, he made his writing sound like the gurgling waters of the river. When Browne wrote about death and immortality in his "Urn Burial," he gave his periods the stately cadence of an organ voluntary. And we well enough know that Shakespeare suited form to fact and diction to delineation with inimitable nicety. This is not to say that business letters, composed and typed under pressure, as they are and usually must be, can be expected to be Homeric in message and manner. But perhaps it is fair to deduce, that as a man thinketh in his heart, so is he in his letters. As it is the nature of narrow minds to study trifles, and of excessive virtue somehow to turn to vice, so working too closely to ideals may conceivably produce dead perfection, splendid nullity, and faulty faultlessness.

The upshot of it all is this: If we are to have business letters of the people, for the people, and by the people, we shall do well to

look a little more keenly to their form in *connection with* and *as a manifestation of* their content. There is no danger that there will ever cease to be an abundance of advice on composition. There is almost constant danger that, in our absorption with letter subject-matter, we may fail very often to bring due consideration to bear upon the mechanics of letter make-up. The latter must be as surely present as the former, with this difference: The mechanism must never protrude or become evident. The reader of a letter must not be made to think of the mechanics of form any more than he is made to think of bones in looking at the picture of a beautiful human figure. The composition is man or manner, individuality or personality. The mechanism is mode or method, procedure or maneuver. Until the two are one, in a unity of unconscious yet apparent interdependence, we shall have to wait for the letters that may be counted upon to fool none of the people none of the time.

So much for the letter picture in the large. The mechanical details of placement and partitioning will be treated seriatim below under the following headings:

1. Heading.
2. Inside address.
3. Salutation.
4. Body.
5. Complimentary closing.
6. Signature.
7. Annotations.

The Heading

The heading on printed letterheads may be written in various ways. The following headings illustrate a few of the variations:

November 15, 1930.

1 9 3 0
May 12

December
Eleventh
1 9 3 0

1930
June
First

March twenty-first
1 9 3 0

The date line that was once printed as part of the business letterhead has practically fallen out of use except on billheads. When used, it should be set as follows in the lower righthand corner of the letterhead :

Philadelphia.....19

The heading, written entirely by hand or by the typist on plain letter sheets, may also follow any one of a variety of styles :

183 Fiske Avenue,
Chicago, Illinois,
October 30, 1930.

---

321 Southern Boulevard
New York City
June 3, 1930

---

225 Euclid Avenue, Cleveland, Ohio
December 15, 1930

December 15, 1930
225 Euclid Avenue, Cleveland, Ohio

---

25 Broadway, New York City
January 18, 1930

---

225 Chestnut Street
Philadelphia Pa.
February 10 1930

The heading was formerly always placed in the upper right-hand corner of the letter. Modern letter usage, however, permits the typist to place it in the center at the top, and at other places

as well. The illustrative letters reproduced in this book show what liberties may be taken with the placement of this letter part. It is improper to place the date between the two place lines, as follows:

16 Lenox Avenue
November 18, 1930
New York City

Except in those cases where the date line is used, the heading generally consists of two or three lines. The margin of the heading may be vertical or diagonal. Since the heading is the first part written in the letter, it establishes the marginal style that should be followed in writing the other letter parts, and the address on the envelope.

The most important rule in regard to the punctuation of the letter parts is: *Be consistent.* There is probably no greater mechanical weakness in business letter writing than that of careless and inconsistent punctuation. Every business house should establish, thru its correspondence supervisor, some rigid and definite policy as to the punctuation of its letters. According to the old conservative style of punctuation, a comma is placed after every separate unit of time and place in letter parts except the last, which is followed by a period:

324 Putnam Avenue, (in)
New York City, (on)
May 12, (in) 1930.

The comma in such usage takes the place of an omitted word, as it frequently does in the punctuation of straight copy.

When the final marks of punctuation are omitted from letter parts, the letter is said to follow *open punctuation.* When the final marks are used thruout, the letter is said to follow *closed punctuation.* The tendency at present in business correspondence is to use the open style. Some houses go so far as to omit the colon after the salutation, the comma after the complimentary closing, and the period after paragraphs that end with declarative sentences.

222 East Tenth Street
New York City
June 15, 1930

Messrs. James and Jay
14 Sterling Place
New York City

Gentlemen

Thank you for the Rio Grande statement

We shall give it a thorogoing examination, as you request, and let you hear from us in a few days

Your promptness in getting it to us is very much appreciated indeed

Very truly yours

Samuel Brown
for
THE LASH COMPANY

SB**C

This may be a somewhat too radical departure from accepted form to be given sanction, but it is not illogical.

It will be noted that the comma is retained between the date of the month and the year, even in open punctuation. It should also be retained between the name of a city and the name or abbreviation of a state, when both stand on one line. Its retention in these places is necessary to prevent the figures in the one case or the names in the other from running together, unless they are separated by somewhat awkward spacing. In case the date precedes the name of the month, then the comma, too, may be omitted:

10 June 1930

There is an increasing tendency to use the open style of punctuation with the blocked form of margining, and the closed style of punctuation with the diagonal form.

It is customary in England to place a comma between the street number and the name of the street, the comma standing for the word *on*:

321, Oxford Street
London
England

But this is hardly an allowable usage in America.

Numbers should not be preceded by # or *No.* The abbreviations *th, nd, rd, d, ult., prox., inst.*, are going out of use. Some houses still use them, however, for indicating the ordinal in connection with the name of a street, and with a date when it precedes the name of the month: *The* 15*th of April . . .* 23*rd Street.* But they are useless at best. They do not aid the eye; they do not assist the understanding; they may retard and confuse the reading of a heading or an address. The heading (and what is said here pertains to the address also) should be stated in the simplest terms possible, consistent with completeness. It should be stripped of all useless signs and letters. It is "to be seen rather than heard," and such suffixes as these under discussion may please the ear, but the eye is indifferent to them.

Some device may be resorted to, to prevent the house number and the street number from running together, in those addresses where figures are used to indicate both. It is the rule of some firms that the names of numbered streets and avenues shall be written out when the name consists of one word only. Other firms rule that all such names up to and including ten or twelve (tenth or twelfth) shall be written out:

120 Seventh Avenue
1445 Fourteenth Street
114 Fifteenth Avenue
139 West 72 Street
139 West Seventy-second Street
181 — — — — 12th Street

The dates are sometimes spelled out in full in official and formal social notes:

January Twelfth
Nineteen Hundred Thirty

It is permissible to refer to the month by number alone, in short interdepartment notes, but it should never be so referred to in letters:

May 10, 1930

should not be written

5/10/30

in the heading of a business letter.

In America, the month is usually referred to first in abbreviating a date in this way. Abroad, the day is usually referred to first :

American	May 10, 1930
European	10 May, 1930

Hence, in England, 5/10/30 means October 5, 1930 ; in America, it means May 10, 1930.

The Inside Address

The following inside address forms are correct :

Mr. John J. Ogden,
325 Bleecker Street,
New York City.

Mr. James McKay
15 West Twelfth Street
Cleveland
Ohio

John J. Ogden, Esq.
325 Bleecker Street
New York City
New York

Mrs. John J. Ogden
c/o C. R. Briggs and Company
1817 Market Street
Philadelphia

Isaac Pitman and Sons
2 West Forty-fifth Street
New York City

It is not necessary to write the name of the state in the inside address or in the envelope address when letters are intended for such large cities as Chicago and New York City. The latter is a perfectly correct form, and has come into general use. If *New York* is used for *New York City*, it should be followed by *N.Y.*, or

by *New York,* to indicate the state. But the first of these two examples is to be preferred :

James J. Johnson, Esq.
285 Columbus Avenue
New York City

James J. Johnson, Esq.
285 Columbus Avenue
New York
N.Y.

Note that the diagonal margin in the first address recedes evenly on the lefthand side. It is impossible to make it recede evenly on the righthand side, except in printed addresses. The stamp books issued by the United States Post Office Department carry illustrative addresses that are regular on the righthand side but irregular on the lefthand side, as follows :

Mr. Frank B. Jones,
2416 Front Street,
Oswego,
Ohio.

This is not the best form ; it is impossible of ready achievement by the typist, and it is probably not so easily read by mail clerks as the address that is regular on the lefthand side. The blocked form of address is, however, preferable to either of the diagonal styles.

The inside address should correspond exactly with the address on the envelope (*see* page 38). What is said here regarding the inside address applies in the majority of instances, therefore, to the address on the envelope.

Two street names in an address may be connected by *and* or *at*, by *&*, or by a dash. The last two are not to be recommended. It is somewhat better usage in such combination addresses to place first the names of avenues or the more important of the two thorofares indicated :

Market and Fifteenth Streets
Fifth Avenue at Tenth Street
Fifth Avenue and 37 Street
Seventh Avenue——Twelfth Street
Fulton Street & Hanson Place

In social, official, and extremely formal letters, the inside address may be placed in the lower lefthand part of the letter sheet. But in business correspondence generally, it belongs on the lefthand margin, a line or two below the heading, and a line or two above the salutation. In a letter of more than one page, the inside address should be placed in both of the positions here indicated. This enables a reader to see whom a letter is from without turning pages.

Miss is used in addressing a single woman. *Mrs.* is used in addressing a married woman. The former is not an abbreviation; the latter is. The words *Misses, Ladies, Mesdames* are used in addressing two or more women. These may be preceded by the article *The*:

The Misses Browning
Misses Butler and McBain
Mesdames Craig and Ingersoll

Mr. is used in addressing a man. In an address, however, a man's name may be followed with *Esq.* instead of preceded by *Mr.* It is incorrect to use both *Mr.* and *Esq.* The latter is largely used in the British Empire, and it is a commendable courtesy to use this abbreviation in American letters that are addressed to British men. *Messrs.*, abbreviation of the French *Messieurs*, is used in addressing two or more men. This abbreviation should never be written *Mess.* or *Messers.* It should always be followed with a period. The use of *Messrs.*, it should be noted, is preferably confined to groups of individuals constituting a partnership, as, for instance, in legal and other professional partnerships. It should never be used before the name of a corporation or other business organization. Some authorities confine its use to legal partnerships:

Messrs. Carmody and Carswell
Attorneys-at-Law

Note also the following:

The Edwards and Harrigan Company
Edwards and Harrigan Company
Thomas Crimmins, Inc.
John Wanamaker
The Messrs. Shubert
not Messrs. Edwards and Harrigan Company
not Messrs. Thomas Crimmins, Inc.
not Mr. John Wanamaker (when addressing the business)

The abbreviation *Dr.* is used before a doctor's name and before the name of one who has taken the doctorate degree from an educational institution. The abbreviation *Rev.* or *Rt. Rev.* (*Right Reverend*) is used before a minister's name ; *Prof.* before a professor's name ; *Hon.* before the name of a statesman or any one who is prominent in civic affairs ; *Gen.* before a general's name. These abbreviated forms should be used with full names only. When last names are used, the words for which the abbreviations stand should be written out :

Prof. Henry Seidel Canby
Professor Canby

Dr. Murray Bass
Doctor Bass

Gen. C. K. Donohue
General Donohue

The words *The* or *His* are frequently used with the regular form of address in addressing officials of state. One or the other is usually used in foreign countries :

The Honorable Woodrow Wilson
His Honor, The Mayor of Boston
The Honorable Whitelaw Reid

The following special forms of address should be used in connection with the names of persons in high civic and religious position :

His Holiness Pope Benedict XV
His Eminence Cardinal Gibbons
Most Reverend Archbishop Hayes
Right Reverend Bishop Darlington
Very Reverend Dean Stotesbury
Reverend G. Campbell Morgan

(The word *the* may be used before any of the last four titles.)

The President
or
The President of the United States
The White House
Washington, D.C.

Honorable James G. Blaine
Secretary of State
Washington, D.C.

His Excellency
Ambassador George Harvey
4 Grosvenor Gardens
London, S.W.1

Honorable Robert C. Jones
Senate Chamber
The Capitol
Washington, D.C.
or
Senator Robert C. Jones
United States Senate
Washington, D.C.

Honorable Thomas R. Greene
Assembly Chamber
The Capitol
Washington, D.C.
or
Assemblyman Thomas R. Greene
or
Representative Thomas R. Greene
House of Representatives
Washington, D.C.
or
Honorable Thomas R. Greene
Assembly Chamber
United States House of Representatives
Washington, D.C.

His Excellency Alfred C. Smith
Governor's Mansion
Albany, New York

His Honor, Mayor John F. Hylan
City Hall, New York City
or
Honorable John F. Hylan
Mayor of New York City
City Hall

The use of *The* before *Honorable* makes the address somewhat more formal. It is not the best form to abbreviate *Honorable* before the name of a high civic official.

Official and academic titles are preferably not used after names in writing addresses. This rule is of special importance when the name in an address is preceded by some abbreviated title that would indicate the same status as the one used after it. But

titles indicating different kinds of position or achievement are sometimes used, one before the name and one after it. Exception is made to the single title most frequently in addressing the members of religious professions :

Dr. John R. Cope, Chairman
Prof. Harry M. Love, Secretary
James Harriman, M.A.
Rev. Arthur L. Shaw, D.D.
Prof. James Harriman
Mrs. Allison Clarkson, President of the Ladies Aid

While this rule of *one title only with a name* holds very strictly in this country, it does not do so in England and other European countries. Titles of the same kind are frequently used before and after names in foreign addresses.

In writing reports and statements it is very often necessary to use a form of address that is general rather than individual :

To the Officers
of The Standard Oil Company
of New Jersey

To the Directors of the Eastman Kodak Company
Rochester
New York

It is well to remember in writing addresses that many people are extremely (if foolishly) sensitive about the correct spelling of their names, and about correct form in addresses of which their names are a part. Firm names should be written with accuracy. It is advisable for the typist to follow the spelling and hyphenation (if any) in the letterhead of a firm. Some firms insist that *Company* be written out ; others use the abbreviation *Co.* Some firms carry *The* as part of the firm name ; some use *&* instead of *and* in connecting firm names ; some separate firm names by commas, and some do not. While these may seem to be trivial details, they have nevertheless been known to loom large on the horizon of certain business offices. The importance of accuracy in the writing of addresses cannot be too strongly emphasized. Our postal department has spent as much as $5,000,000. a year in the correction of addresses. Approximately 325,000 pieces of insufficiently addressed mail are received daily in the New York Post Office alone.

The rules for the punctuation of the inside address are the same as those for the heading (*see* page 10).

The Salutation

The following forms of salutation are used in business correspondence :

Dear Sir :	Dear Madam :
Dear Sirs :	Dear Ladies :
Gentlemen :	Dear Mesdames :
Sir :	Ladies :
Sirs :	Mesdames :
My dear Sir :	My dear Madam :
My dear Sirs :	My dear Ladies :
Dear Sir or Madam :	Sirs and Mesdames :
Dear Sir and Madam :	Ladies and Gentlemen :

Gentlemen is the preferred form of salutation when more than one man is addressed. Its use is also permissible in connection with the name of a firm composed of a lady and a gentleman, or of ladies and gentlemen. *Sir* and *Sirs*, *Mesdames* and *Ladies* are confined almost exclusively to formal and official correspondence. They are sometimes indicative of estranged relationships.

Madam may be used for either a married or an unmarried woman. The three-word salutation should rarely, if ever, be used in business letters. When it is used, the middle word *dear* may or may not be capitalized. The better usage requires that it be written with small letter. In formal official correspondence the following styles of salutation may be used, according to the class or station of the individual addressed :

Sir :	Honorable Sir :
Reverend Sir :	Your Excellency :
Honored Sir :	

In informal official letters the salutation may take on the more intimate tone of

Dear Senator : Dear Father Cahill : Dear Doctor James :

In addressing a firm or corporation it is correct form to use a

plural salutation, even tho the firm may conduct its business under the name of a single individual:

John Wanamaker
Broadway at Ninth Street
New York City

Gentlemen:

Inasmuch as the individual name in this case is a company name, it is not preceded by *Mr.* or *Messrs.*

The salutation should be written from the lefthand margin, a space or two below the inside address. It should never be run-in with the diagonal margining of the inside address:

The New York Evening Post,
20 Vesey Street,
New York City.

Gentlemen:

or

The New York Evening Post
20 Vesey Street
New York City

Gentlemen:

not

The New York Evening Post,
20 Vesey Street,
New York City

Gentlemen:

or

The New York Evening Post
20 Vesey Street
New York City
Gentlemen

The colon is the preferred mark of punctuation after the salutation in business letters. Tho it is better never to use punctuation marks in combination, the colon after the salutation should be followed with a dash, in case the letter begins on the same line with the salutation. This will help to make the reading matter stand apart. But this style of letter opening has practically fallen out of use. There is a growing tendency to omit all punctuation after the salutation and after the complimentary closing in letters in which the open style of punctuation and the blocked form of paragraphing are used.

It is unnecessary to add that such abbreviations as the following, used alone as salutations, are illiterate and impolite:

Messrs.
Miss:
Gents:
S'r:

The Body

The various points at which the body of the business letter may be started are clearly indicated in the facsimile illustrations of letters in various places in this book. There should be an established house rule in regard to the letter style to be followed in this particular, and it should be enforced uniformly.

Paragraphs should be short, and clearly marked apart, so that they will stand out in distinct and arresting fashion. The body of the business letter should suggest by its regularity of line and its compactness of setting, that the thought contained in the letter has been thoroly focused and ordered in the mind of the dictator. It should, in short, be complimentary to the thought expressed. The thought, in turn, should show itself worthy of the most readable and inviting form. Sufficient has been said in the early part of this chapter, in the next chapter, and in the body of each of the reproduced letters, about the picturing and the composing of the business letter, to make further comment here unnecessary.

The Complimentary Closing

The following complimentary closings are good :

Very truly yours,	Yours sincerely,
Yours very truly,	Cordially yours,
Truly yours,	Yours cordially,
Yours truly,	Respectfully yours,
Sincerely yours,	Yours respectfully,

Very truly yours and *Yours very truly* are given preference in this country. *Respectfully yours* is used chiefly in official letters. *Respectfully submitted* is used in submitting statements and reports. *Cordially yours* and *Sincerely yours* are generally used to indicate a previous or a continuous relationship—a business relationship of regular and satisfactory standing. But this rule is by no means strictly observed.

The first word of the complimentary closing, and no other, should always be capitalized ; and except in those cases where the open punctuation is followed thruout, the complimentary closing should be followed with a comma (*see* page 10). The placement of the complimentary closing should follow one of the forms illustrated in the reproduced letters in this book. As a rule, it should be aligned with the heading, or with some other letter part, in

order to reduce the number of vertical lines of a letter to a minimum. Some firms make it a practice to leave but a single space between the last line of the letter and the complimentary closing, in order to prevent the addition of matter that may have been overlooked in the letter composition, or that may be inserted without authority Usually, the complimentary closing is placed on a line by itself a space or two below the last line of the body of the letter.

In foreign letters, the complimentary closing is commonly elaborated to a highly formal and conventional degree. Such complimentary closings as the following are not at all unusual:

Believe me, sir,
Your humble and obedient servant,

I have the honor to be, sir,
Your most respectful and obedient servant,

Even in American official correspondence, such high-flown forms as these are rarely followed. How far it is desirable for an American firm to go in its foreign correspondence toward adjusting letter tone to the foreign custom, must be settled within the walls of each individual house. It has been estimated that Americans spend $10,000,000. a year on the word *please* and other forms of courtesy in their letters and telegrams. Yet, they have been called the most impolite of peoples! It can do no harm, certainly, to meet the foreign correspondent halfway at least in the complimentary closing (*see* page 53).

The attachment of such words as *and oblige* or *I remain* to the complimentary closing in business letters serves no worthy purpose, and is more likely to harm letter tone than to help it. Such additions are especially bad when they are connected with the hackneyed complimentary closing. Do not use

Trusting that the matter will be satisfactory, I am
Yours truly.

It is a waste of space. It incurs a waste of time. It frequently endangers grammatical construction, for this "weak-kneed getaway" usually gets itself wrongly punctuated, as follows:

Trusting that the matter will be satisfactory, I am,
Yours truly,

or even worse, wrongly constructed, as follows:

Trusting that the matter will be satisfactory,
Yours truly.

And, of course, such abbreviated complimentary closings as *Yrs.* and *Res'y.* are illiterate and impolite.

The Signature

The signatures reproduced on the following page indicate the best practice in this part of the business letter. The elaborate closing preceding the third signature is reproduced from a European letter. More liberties are taken with this part of the letter than with any other, and they are permissible, of course, because a signature is a personal and individual form of expression. The placement of the signature is clearly indicated in the illustrative letters in this book, as well as in the reproductions opposite. It should follow the complimentary closing, and should be separated from it by a space or two, or more. It should hold to the style of margining established thruout the letter. It may or may not be followed with a period. Few men probably stop to add a period after their names. Signatures are made, as a rule, in a somewhat hurried and straightaway stroke of the pen, and punctuation is really no part of a signature.

Degrees and titles should not be written before or after a signature, but the official capacity of one who signs a business letter is generally written in by the typist. This may stand on the same line as the signature itself, but it is preferably placed on a line below and to the right of the signature. In case a letter is signed by some one for another, as by a secretary for his superior officer, the fact should be indicated by the same method. And in case a letter is written by some one for another, the one who writes it may sign it with his own name, and follow his signature on the line below with the typed name of the one for whom it is written, preceded by *For* or *Per* or *Pro* or *p.p.* In all business letters, the name of the person who signs should be typed in full, either directly below the signature proper, or in the lower lefthand corner along with the typist's initials. The word *signed* is sometimes written in parentheses before a signature to guarantee its genuineness, to insure authenticity, or to impress the importance of authority. It should be capitalized, but it is unneccessary to place a colon after it :

(Signed) Robert J. Forster

A variety of keyed and certified signatures.

Yours very truly,

CARNATION MILK PRODUCTS CO.,

Advertising Department.

EPK:LIV

Encls.

Very truly yours,

BUREAU OF MARKET ANALYSIS, INC.,

Vice-President

James W. Egan
EMS

We are, Sir,
Yours obediently,

MUDIE'S SELECT LIBRARY LTD.

FGD/13286.

Very truly yours
ASSOCIATED ADVERTISING,

Editor.

Walter Sammis/W

Yours sincerely,

Editor & Manager.

THE MAILBAG PUBLISHING COMPANY

Tim Thrift/MP

Very truly yours,

EDWARD B. SHALLOW

Very truly yours,

KELLY-SPRINGFIELD TIRE CO.

J. Ray McNeman

Assistant to the
Advertising Manager.

JRMCL:DW

Encl.

Yours very truly,

A. Emerson Palmer

A. EMERSON PALMER,
Secretary, Board of Education.

Sincerely yours,

E. Schuler

Eric Schuler,

Secretary

Rarely should a surname be preceded by one initial only. *J. B. Owens* is good. *John B. Owens* is good. *J. Owens* is not a good signature. The rubber stamp signature should never be used.

A woman should never sign her name by initials only, for it may not be possible to tell whether the signature is that of a man or a woman. A married woman should place in parentheses before or below her name, the name by which she is known in marriage. An unmarried woman should place *Miss* in parentheses before or below her name :

Sara A. Pitman
(Mrs. John J.)
Sara A. Pitman
(Mrs. John J. Pitman)
(Miss) Evelyn Renault

Annotations

For purposes of verification, reference, filing, and other clerical convenience, the business letter carries various forms of annotations. The most general of these are the initials of those immediately concerned in the production of the letter, and the most general placement is in the lower lefthand corner, a space or two below the line on which the data of the signature stand. The dictator's

initials are placed first; the typist's last. Full initials are sometimes used; sometimes the initial of the last name only. Sometimes typists, especially in offices where large numbers are employed, are indicated by numbers instead of initials. The following illustrate some of the most common usages in making these annotations:

JBO/IR	O*********R
O/R	O.....R
O/12	JBO × IR

In case a letter is signed by some one other than the one who dictates it, three designations may be used in the lower lefthand corner. A letter signed by John Brown, dictated by Samuel Perkins, and typed by Jennie Adams, would thus carry data somewhat as follows:

JB/SP/JA *or* JB : SP – – JA *or* JB–SP–JA

The following form, or one similar to it:

Dictated by.....to.....date.....subject.....

is sometimes printed on business stationery, either at the top of the sheet or at the bottom, to be filled in by the typist when the letter is written. A variation of this form, now in more or less common use in business correspondence, provides for pagination and addressee's name, the initialing of dictator and typist being placed in the lower lefthand corner:

To.....regarding.....date.....page.....

Some kind of running title should always be used in letters that extend to more than one page in length. This facilitates reference, and serves as a collection key, in case sheets become separated. The following are taken from actual business correspondence:

Kerner Brothers.....Page 2
Re Cloth Order.....7/23/30.....Page 4
T.V.S.....Statement.....3/5/30.....Page 6

The following form is used in military correspondence. It is placed just below the printed letterhead, usually in the lefthand side:

From.....
To.....
Subject.....
Date.....

In case a letter is dictated one day and is not mailed until the

following day or later, it is the custom of some houses to note this in the heading of their letters, as follows :

Dictated June 20, 1930
Mailed June 21, 1930

If additional matter is enclosed in a letter, or sent separately, note should be made in the lower lefthand corner of a letter, below the initials, in some way such as the following :

Encl.	Two Enclosures
Encls.	Check Enclosed
Enclosure	(2 Enclosures)
Catalog Mailed	Samples expressed
Goods Forwarded	Salesman notified

Business stationers supply attractive and individual stamps to call attention to the fact that supplementary matter is enclosed or sent separately. These devices may be pasted in the lower lefthand part of the letter, and they may be worked out and placed in such a way as to add character and distinction to a business communication. Chief among their values may be their rendering unnecessary the time-worn expressions " Price list enclosed " and " Under separate cover."

The lower lefthand corner of the business letter may be used for the purpose of indicating serialization or sequence of letters. Letters or figures or adapted words may be used for this purpose. The aim of the business letter writer should be, however, to keep annotations at a minimum. The reader should not have his attention to the main content of the letter distracted by mechanical devices of any sort. Sometimes a test key is carried in this position ; sometimes a classification key for differentiation among classes of prospects and customers ; sometimes, and especially in sales letters, a brief note or suggestion by way of postcript may be placed here, or run across the bottom of the page below all other matter.

The " Dictated but not signed " annotation, that some years ago threatened to invade business correspondence, has fortunately fallen almost completely out of use. It savored rather too strongly of inconsideration and impoliteness, to be " highly acceptable " to the recipient of a letter. Some men, however, in the event of their being obliged to absent themselves from their offices before typists have completed the day's letters, still have their letters stamped with some message similar to the following :

Dictated by Mr.....
but signed in his absence

or Personally dictated but not signed
by Mr.....

or Dictated but not signed by Mr.....

But such mechanical devices and procedures would seem to out-routine routine. They are not used by considerate and constructive letter writers.

Such annotations as the following should be placed at or near the top of business letters, because they are especially calculated for the convenience of the one who receives the letter. They facilitate the routing of a letter, and thus hasten the correspondence sequence :

File number 31*a*
Please mention RSB32
In your reply please refer to 837
In writing about this matter please refer to remittance 8472

The reference requested in the reply letter should be made somewhere at the top of the letter, not at the end. It is a good practice to place it as nearly as possible in a corresponding position to the one that it occupies in the letter in which it is originally used. The placement of the attention notice also follows this rule. When the annotated *Attention of* . . . is used in a letter, the salutation should be addressed to the name used in the inside address, and should be singular or plural accordingly :

R. H. Macy and Company
Broadway at 34 Street
New York City

Attention of Mr. Pearson

Gentlemen

The Morgan Hat Company
Att. Charles Howitt, Esq.
478 Market Street
San Francisco

Gentlemen

John Wanamaker
Adjustment Department
Broadway at Tenth Street
New York City

Gentlemen :

Attention Mr. Robert Janes

The Misses Alice and Gladys Wright
3321 Western Reserve Boulevard
Oak Park, Illinois

Ladies :

Attention Trimming Department

It is a mistake to place the attention notice anywhere at the bottom of the letter sheet. The general rule regarding placement of special data is this: All annotations that are calculated for the convenience of the addressee should stand at or near the top of the letter proper; all calculated for the convenience of the writer should stand at or near the bottom.

Cautions as to Numbers

1. If a number contains decimals or fractions, it should be written by means of figures.

2. Such round numbers as *three thousand* dollars and *twenty-eight hundred* shares should be written out. But numbers that require four words or more when written out, should generally be expressed by means of figures.

3. It follows, therefore, that amounts that are involved or detailed should always be indicated by figures: $181,237.27. This number, for instance, if written out would require thirteen words.

4. Different kinds of numbers or amounts should be expressed similarly in a consecutive piece of writing:

	Twelve boys for three weeks at twelve dollars a week
or	12 boys for 3 weeks at $12. a week
not	Twelve boys for 3 weeks at twelve $'s per week

5. It is better to indicate cents by ¢ rather than by the dollar sign and the decimal point: 80¢ *not* $ .80. This does not refer to tabulations, of course, in which the dollar sign and the decimal must be used for the sake of vertical alignment.

6. It is better not to use figures in connection with the words *number* and *per cent.* Conversely, do not write out an amount when a sign or an abbreviation is used to indicate it: *Number eleven . . . No.* 11.

7. It is better not to use figures of one designation immediately after figures of another designation: *In* 1930 *eighteen firms entered the competition.* This is better than: *In* 1930 18 *firms entered the competition.* But this is permissible: *In* 1930, 18 *firms entered the competition.* In date lines, such as the following, the separation between the two kinds of figures is customarily made by the comma, *June* 20, 1930.

8. In legal documents, sums of money should be expressed both by figures and by words.

9. Such numbers as 1215 should be spelled as follows: Twelve hundred fifteen, *not* one thousand two hundred fifteen.

10. Numbers of five digits or more should be marked off by the comma: 20,189 . . . But numbers of four digits need not be so separated, except, of course, in tabulations with other numbers of unequal sizes. The number 1930, used alone, would look rather absurd written 1,930.

11. Do not begin sentences or other partitions of writing with figures or signs of any kind.

12. Dates and figures should never be divided between lines.

13. Two or more numbers used to indicate pages or street addresses should, for the sake of clarity, be given in full. It is a little better to connect them by means of words rather than dashes:

Pages 589 to 599 . . .
164 and 166 Fifth Avenue . . .

not Pages 589–99
164–6 Fifth Avenue

Numeral references of more than three figures do not necessarily come under this rule, however:

The winter of 1928–29
Articles 1033–34

14. In making biblical references, or references to other books and compilations that are highly divided and subdivided, both Roman and Arabic numerals are generally used. The Roman numerals indicate the principal reference; the Arabic numerals the subordinate reference. The two may be separated by either the colon or the dash, in those cases where there is but one subordinate reference. Where there are two or more subordinate references, the Roman numeral is separated from the first Arabic numeral by means of the colon, and the Arabic numerals are separated by dashes or commas. Capitals may be used for further differentiation:

Exodus x—2	Exodus x: 2–8
Exodus X : 2	Section X, Article x, Paragraph 10

15. It is better to use the period after amounts of dollars expressed by figures. This prevents the addition of figures to change the

sum. In case amounts so expressed are whole numbers, it is unnecessary to follow the period with two zeros. This means that $57. is better than $57.00, and that $57 is preferably not written without the period after it, as here. Custom is unfortunately widely varied in the application of this rule.

As to Names and Syllables

1. A small space should be left between the parts of a proper name that has a prefix:

De Motte, Van Nostrand, Mc Kinickle, Le Fevre.

2. In proper names prefixed with *de, du, la, le,* the prefix is not capitalized when preceded by a Christian name; it is usually capitalized when not preceded by a proper name:

Arthur de Salvo Mr. De Salvo

3. Letters that are used to indicate full but fictitious names should not be followed with a period:

Mr. C has ten dollars; Mr. D has twelve dollars.

4. Do not divide names or abbreviations or addresses between lines. This applies to firm names, book titles, sales and advertising slogans, and the like. When a slogan or a headline is so long as to require placement on two lines, it should be divided by phrasal units.

5. Addresses enclosed in the body of any kind of writing should not be "run in straight" with other matter, but should be written, rather, in regular address form:

Please forward goods to

The Jones-Bracey Company
118 Market Street
San Francisco

not Please forward goods to The Jones-Bracey Company, 118 Market Street, San Francisco.

6. In general, there are as many syllables in a word as there are vocalized vowels in pronunciation.

7. Syllabic division in a word having a double consonant usually falls between the two consonants.

8. It is preferable to begin a new syllable with a consonant

rather than with a vowel: *ac-coun-tan-cy* rather than *ac-count-an-cy* (tho Webster and the Standard are in disagreement in regard to this word). Pronunciation rather than derivation should decide the syllabic division of words, in all cases of doubt.

9. A suffix that decides the gender, number, case, or tense of a word should never be separated from that word between lines by means of the hyphen.

10. Suffixes that are not pronounced as separate syllables should never be separated between lines from the words to which they belong: *de-part-ed . . . walked.*

As to the Hyphen

1. Use the hyphen as little as possible.
2. Never hyphenate words between pages.
3. Always hyphenate words by syllables as pronounced.
4. Do not hyphenate words at the ends of two or more consecutive lines.
5. When a word is hyphenated between lines, it should be divided as nearly as possible in the middle.
6. Write *today, tonight, tomorrow, lefthand, righthand,* and other common everyday compounds without the hyphen.
7. When numerals form one modifying adjective they are usually hyphenated: *Twenty-third Street; thirty-one dollars.*
8. The names of fractions used as nouns are usually not hyphenated; used as adjectives they usually are: *one half; three fourths; one-fourth power.*
9. When a word is hyphenated between lines, the hyphen should always be placed at the end of the first line.
10. Never divide a monosyllabic word. Never divide a dissyllabic word between lines if you can possibly avoid doing so. It is not the best form to place a syllable of but two letters at the end of a line.
11. When a group of two or three words are treated as a single modifier, they should be hyphenated, provided a different meaning from the one intended can be taken in case they are not hyphenated.
12. The hyphen is sometimes used with a prefix to indicate a meaning different from the one customarily indicated by it, as; *re-creation, recreation; re-tire, retire; re-cover, recover.*

13. The hyphen is used between two vowels belonging to different syllables and having separate pronunciation. The diaeresis may be used over the second vowel in such combinations, instead of the hyphen. But both the hyphen and the diaeresis are falling out of use in this connection : *co-operation, coöperation ; re-organization.*

The full-page letters reproduced at or near the beginnings of the following chapters should be studied in connection with the various data given in this chapter on the mechanics of the letter.

The Letterhead

The letterhead should be informing, lucid, and dignified, without being severe, assertive, or aggressive. The best houses reduce the letterhead to the lowest terms, and keep it simple and direct and typographically in good taste. Color and illustration should be used sparingly, if at all, in the business letterhead. By no means should there be a list of names strewn down one side or the other of a piece of business stationery. Any letterhead construction that dominates the letter sheet on which it appears, detracts from the message proper. It must never be forgotten that the stationery is made primarily for the message, not for the letterhead ! The firm name, the firm address, perhaps the telephone number, perhaps the telegraph and cable address, perhaps the names of officers and of branch offices, perhaps a trademark or name or slogan—the first two of these certainly should appear on the letterhead. Perhaps all of the others should appear ; perhaps none of them should ; perhaps some should and some should not. Three particularly bad letterheads are shown on page 34. On the following pages are some good ones.

The Stationery

Good business letters should be written on good business stationery. Even poor ones are sometimes made to seem better than they are because of the high-toned stationery on which they are written. The quality of business stationery should of itself demand respect. Cheap, thin, flimsy papers, however eloquent the message they carry, nevertheless speak weakly and

without authority. The best taste dictates the use of white papers only, of durable body stock, watermarked, and of " touch-discernment " thickness. If colors are used, for making tests, for differentiating classes of commodities and prospects, or for classifying correspondence by subjects or departments, they should be high tints rather than shades. By no means should a house grade the qualities of its stationery for the purpose of adjusting it to different grades of correspondence. The farmer deserves just as much consideration and refinement of treatment as the dealer or the salesman or the upper Fifth Avenue matron. Commercial democracy does not insult one prospect by flattering another.

The Typist

The attitude of a typist toward her typewriter should be very much the same as that of a chauffeur towards his car. She should keep a jealous eye upon it. She should see to it that her machine is always in top-notch running order. She should be armed with brush and dust cloth and oil can. Her first duty every morning on taking the cover off her machine, should be to clean it thoroly with an oiled rag kept for the purpose. The metal letters should be brushed daily, and thereby kept clean and open. Filled-in or blurred typewritten letters are a disgrace to any business communication, and a damaging commentary upon a typist's attitude toward her work. The typewriter should be kept equipped with a clear clean ribbon. The running adjustments of the machine should be carefully looked after, so that it may be held up to maximum efficiency all the time. Evenness of touch should be vigilantly practiced by the business letter typist, in order that some parts of a letter may not appear in heavy type and other parts in light type. Business stationery should be touched by the hands as little as possible, for natural perspiration causes soilure, no matter how clean the hands may be. Erasures should, of course, be avoided, for they can usually be detected, no matter how skilfully they are made. In case a typist is careful to keep on hand two or three erasers of varying degrees of hardness—very hard ones for ink and very soft ones for soilures and for erasure finishing—she may be able to make erasures successfully. But there are firms that rule: REWRITES, BUT NO ERASURES! The good typist, in

3—(429)

The letterhead should not make an "ocular noise."

EN TÊTE

AQUASCUTUMS BY APPOINTMENT

TO H M THE KING

Franklin Simon & Co.

A Store of Individual Shops

Fifth Avenue at 38th Street, New York

EXCLUSIVE DISTRIBUTORS FOR AQUASCUTUM LTD IN NEW YORK

AQUASCUTUMS BY APPOINTMENT

TO H R H THE PRINCE OF WALES

4 Rue Martel
PARIS

ALDERSGATE
London, E.C.

AMERICAN HEADQUARTERS
BROADWAY AND 34TH STREET

CABLE ADDRESS WEINGARTEN NEW YORK
WEINGARTEN LONDON
WEINGARTEN PORTSMOUTH
LIEBERS CODE

EUROPEAN HEADQUARTERS
PORTSMOUTH, ENGLAND

Weingarten Bros. Inc

MANUFACTURERS OF

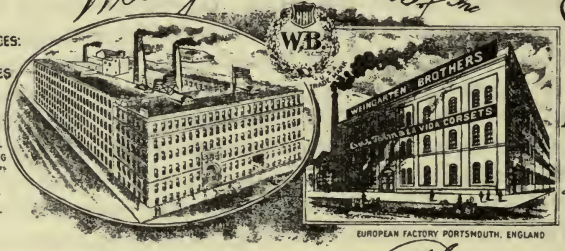
Erect Form
NUFORM CORSETS
Reduso,
AND
La Vida
CORSETS

BRANCH OFFICES: AND WAREHOUSES

CHICAGO, ILL.
124 SOUTH 5TH AVE.

SAN FRANCISCO, CAL.
ARONSON BUILDING
THIRD & MISSION STS.

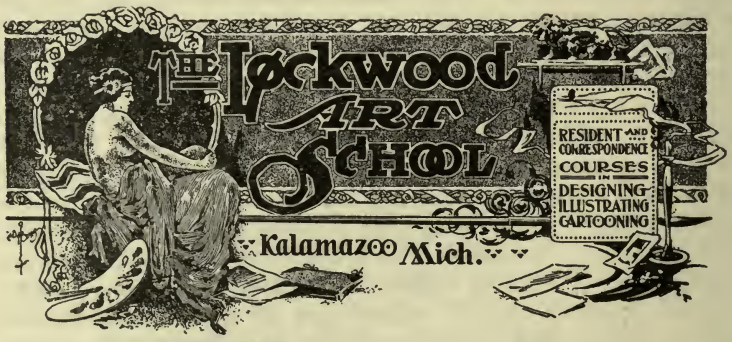
LONDON, E.C.
134 LONDON WALL



AMERICAN FACTORY, NEWARK, N.J. U.S.A.

EUROPEAN FACTORY PORTSMOUTH, ENGLAND

New York



FORM LETTER NO. 4

KALAMAZOO, MICHIGAN

The letterhead must not compete for attention with the letter proper.

Telegraphic Address:
"MUDILIB, WESTCENT LONDON."
CODE A.B.C. 5th EDITION

E.J.C.

Telephone:
GERRARD 8186.

Mudie's Select Library

LIMITED.

30 to 34, NEW OXFORD STREET.

LONDON, W.C.1

Export Department.

SECOND-HAND BOOKS.
NEW BOOKS.
FOREIGN BOOKS.
MAGAZINES & NEWSPAPERS.

BOOKBINDING.
PRINTING.
DIE & RELIEF STAMPING.

STATIONERY AND
LIBRARY REQUISITES.

MERCHANDISE OF ALL KINDS
AT THE
LOWEST CURRENT PRICES.

Travel Department.

PASSENGER AGENTS FOR THE
ORIENT, ALLAN, ANCHOR,
CANADIAN PACIFIC RAILWAY
AND ROYAL LINES.
BOOKINGS BY OTHER
PRINCIPAL STEAMSHIP
COMPANIES TO ALL PARTS
OF THE WORLD.
AGENTS FOR THE SALE OF
DOMINION & AMERICAN
EXPRESS ORDERS & CHEQUES.

The letterhead should speak . . .

Cable Address "Edison, New York"

From the Laboratory of Thomas A. Edison, Orange, N.J.

SEARS, ROEBUCK AND CO.

CHICAGO

IN REPLY TO THIS LETTER ADDRESS DEPARTMENT

182*CSP*WJ

CARNATION MILK PRODUCTS CO.

MANUFACTURERS OF

CARNATION MILK

SEATTLE AND CHICAGO, U.S.A.

CABLE ADDRESS CARNATION

CODES: ARMSBY 3RD EDITION, A.B.C. 5TH EDITION, WESTERN UNION, BENTLEY

SEATTLE.

IN REPLY PLEASE REFER TO

Judicious Advertising

Wabash & Madison Chicago

THE BALTIMORE TRUST COMPANY

STATE BANK BRANCH

CAPITAL $1,000,000 SURPLUS $2,000,000

W. H. B. EVANS, MANAGER

BALTIMORE & COMMERCE STREETS

BALTIMORE, MD.

MEMBER FEDERAL RESERVE SYSTEM

Charles C. Glover, President

Milton E. Ailes, Vice President
Wm. J. Flather, Vice President
John W. Evans Jr. Cashier

No 5046

Lynn M. Norris, Asst. Cash.
Robert V. Fleming, Asst. Cash.
George C. Thos. Asst. Cash.

CAPITAL $1000.000.

SURPLUS $2 000 000

The Riggs National Bank of Washington D.C.

(formerly RIGGS & CO)

Washington, D.C.

JAMES McCREERY & CO.

FIFTH AVENUE THIRTY-FOURTH STREET

NEW YORK

POSTAGE
The Monthly Magazine that tells how to transact Business by Mail
18 EAST 18th STREET
NEW YORK CITY

MADISON SQ. N.Y. OCT 4 12 — M. 1911

JOIN THE NAVY TRAINING-TRAVEL

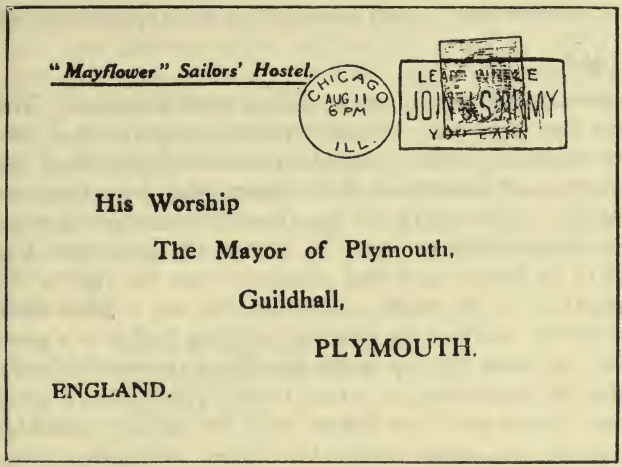
Messrs. Ferguson and Jenkinson
1224 Intervale Boulevard
Cleveland, Ohio

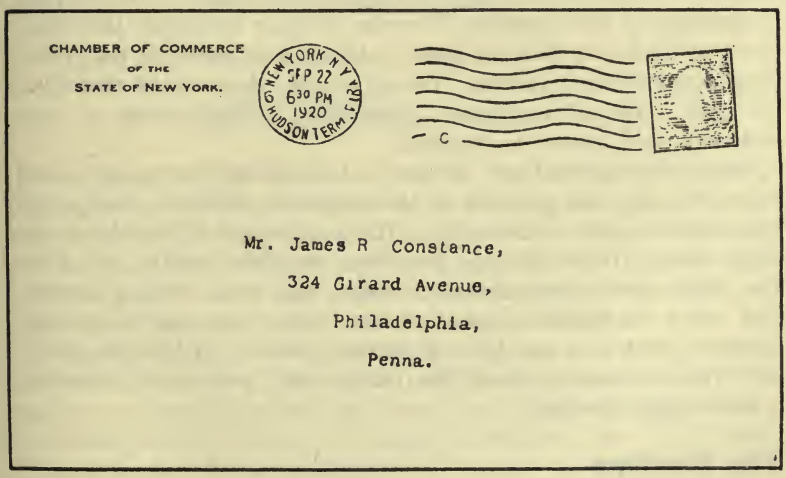
MONTGOMERY WARD & CO
CHICAGO

CHICAGO SEP 20 6 PM 1920 ILL.

JOIN THE NAVY TRAINING-TRAVEL

Raymond, Brown and Company
Att. Credit Department
210 Market Street
San Francisco


"Mayflower" Sailors' Hostel.
CHICAGO
AUG 11
6 PM
ILL.
JOIN THE ARMY
His Worship
The Mayor of Plymouth,
Guildhall,
PLYMOUTH.
ENGLAND.


CHAMBER OF COMMERCE
OF THE
STATE OF NEW YORK.
NEW YORK N Y
SEP 22
6 30 PM
1920
HUDSON TERM. STA.
Mr. James R Constance,
324 Girard Avenue,
Philadelphia,
Penna.

short, takes pride and joy in the quality of her work. She aims always to produce a perfect letter picture. And she does not blame her machine for the " facial defects " in her typewritten work.

The Fold

The business letter should be folded with precision. The large fold—for the large commercial envelope—requires that the letter sheet be folded up from the bottom somewhat less than one third of its length, and down from the top somewhat more than one third of its length. The small fold—for the small commercial envelope—requires that the letter sheet be folded up somewhat less than one half of its length, and then turned in from the right a little less than one third of its width, and from the left a little more than one third of its width. In any sort of letter fold it is a good plan, if possible, to allow the top of the letterhead to protrude sufficiently to display the firm name, or a part of it. This makes it possible to see where letters are from before they are entirely unfolded, and automatically to assort them into piles while they are being unfolded. It will be observed, in the explanation above and in the accompanying illustrations, that the commercial letter should always be folded so as to leave a thumb-catch ledge for the purpose of facilitating the opening. For the window envelope, the letter must be folded so that the inside address is adjusted to the transparent part of the envelope. The above rules do not hold, therefore, for this style of envelope. Sometimes, unfortunately, a very awkward fold indeed is required.

Fancy folds should not be used. Locked or other complicated folds may try the patience of the recipient, and may exasperate him before he gets to the letter. The longitudinal fold—folding the sheet inward from one side less than one-third width, and from the other more than one-third width, and then folding upward just below the middle—is used to some extent and may be gaining headway, but it is not by any means general. It has the merit, however, of creasing along the margin and perhaps of affording a more rapid opening.

The Envelope

The name of the addressee should be placed at the optical center of the envelope, that is, slightly above the mathematical center.

The remaining two or three lines of the address should follow the name at regular intervals. Double spacing is recommended for the envelope address, because it makes the address stand out more clearly and thus affords easier and quicker reading. This usage is not yet generally adopted, however, and it is not desirable perhaps in addresses of four or more lines. The lefthand margin of the envelope should be somewhat wider than the righthand margin. It is best, for the sake of clarity, to give each separate item in an envelope address a line to itself. It is not the safest and clearest style to place the name of the state on a line with the name of the city, or the name of the city on a line with the street address.

This order

Name of addressee
Street number and name
Name of city
Name of state

is better than

Name of addressee
Street number and name
Name of city, name of state

and also better than

Name of addressee
Street number and name, and name of city

Some psychologist has proved, to his own satisfaction at least, that envelope addresses written in blocked, double-spaced style are more quickly read by the human eye than other styles are, and he gives percentage proofs based upon tests. The envelope address should follow the style of margining and the style of punctuation used in the parts of the letter it encloses.

If special directions in the envelope address require more than four lines in the total address, the better usage demands that such specific and individual items be placed in the lower lefthand corner. Such data as *Poste Restante, In care of, Attention of Mr. J. R. Lane, Please Forward, Department XYZ* are usually so placed. If they are placed as part of the envelope address proper, they will probably lose in emphasis as well as crowd and confuse the salients of the

address. Omitted altogether they may delay a letter in reaching its destination.

It is not necessary to use the form *c/o* before a firm name when an individual connected with the firm is addressed. The following form is being used more and more :

James B. Senior, Esq.
Worthington Pump Company
115 Broadway
New York City

Or the firm name may be placed in the lower lefthand corner of the envelope.

When, however, an individual not officially connected with a particular firm is to be addressed in care of that firm, it is customary to place *c/o* before the firm name. But this custom seems to be gradually falling out of use. Institutions, for instance, that make it a business to handle mail for travelers, have a corps of workers to look after this part of their business and keep lists that are carefully watched and adjusted.

Stamps should be placed on the upper righthand corner of the face of the envelope. Firm or individual name and address are placed, as a rule, in the upper lefthand corner. These may be printed, however, on the flap of the envelope, and the face of the envelope thus be reserved exclusively for the name and address of the addressee. The envelope should be used sparingly, if at all, for advertising purposes. In those cases where envelope copy is considered necessary and wise, it should be printed preferably on the back of the envelope. Carried on the face of the envelope, advertising copy somewhat cheapens a message, and it likewise endangers the readability of the address. Envelope copy, wherever placed, should, of course, be brief and suggestive, and economized to the highest possible degree. It should say very much in a small space with as few words as possible. Excellent results have been reported on the use of restrained envelope advertising. On the other hand, certain firms have resisted strong inducements to resort to it, for the reason that it invariably " lets the cat out of the bag," and thus often invites indifference before a letter is opened. But the ayes seem to have it, inasmuch as an increase in the use of envelope copy is reported, especially in connection with direct

mail sales literature. The point is, have nothing on the envelope that will interfere with making it an impressive and ingratiating carrier of your message.

The Correspondence Supervisor

The chief business of the correspondence supervisor is to instil an *esprit de corps* into his department. He must seek to establish among the members of his department a forward-looking, business-building attitude toward correspondence. He may do this by frequent inspirational talks and by more frequent individual interviews. Reference form files should be open for constant use by typists and stenographers, and especially those newly employed. Certain standard forms and certain general rules should be reproduced in enlargement, and posted in the correspondence rooms. All typists in a single room may, for instance, face in one direction, and have before them, posted in large type in the front of the room, the exact letter form to be used by their department. This is only one of many devices to which the correspondence supervisor may resort for the sake of making the business letters of his concern bear the imprint of dignity and authority and unanimity of attitude. By no means the least important of the work of the correspondence supervisor is the construction of a manual for use by all of those who have to do with the letter writing of his firm. The manual should be a growth, and its contents should be worked out thru the medium of committee conferences.

Style manuals are all more or less alike, must necessarily be, for the reason that the problems that confront those who conduct correspondence, whether in commercial or industrial institutions, are very much the same. Besides, the moot points in English are similar regardless of geography and type of occupation. Differentiation among rules and their application may perhaps be made to some degree in the treatment of certain points that may be purely local in nature, such as word lists, preferences of form, demands of special lines of operation that are peculiar to the individual house.

It must be remembered, too, that English is by no means a fixed language, but on the contrary a very fluid one, and that therefore absolute standardization is as impossible as it is undesirable. And letter writing is one of the most fluid forms of this most fluid vehicle

of expression. But this very fluidity makes for a facility and a suppleness and an adaptation of letter content, and gives to the business letter a place second to none as an agent of force and power and influence.

In view of these considerations, the most and the best that any manual can do is to set down in lucid and definite form and language the standards of style and usage that it prefers, the standards of style and usage that it wishes to be known and judged by in its correspondence. The letters of a firm reflect its personality. If they vary widely in form and style among departments ; if they are loose and inconsistent in structure and construction ; if they are down-at-heel in tone and atmosphere ; if they are not only erroneous but erratic as well, why, they will do much actual harm. A style manual, having the support of the officers of a company and enforced rigidly by them, will both prevent and cure the ills that letters so easily fall heir to.

But a manual must be regarded as guidance only. So regarded, it will be found invaluable for standardizing method and for economizing time. It should be so constructed as to permit of fluidity of adaptation and flexibility of application. It should not be permitted to artificialize the business letter or to render it characterless. It should not be regarded as a finality, but rather as always in solution. For this reason, it may be best never to have certain parts of it printed, but issued rather in a temporary and easily revised form.

The following is intended to be only a brief and suggestive table of contents for a correspondence manual :

I. A brief inspirational article calculated to inspire dictators and stenographers with the second-to-none importance of their work in the conduct of a business organization

II. Suggestions to dictators

A. The work of the dictator
1. Collecting data
2. Constructing the letter
3. Conserving stenographer's time
4. Criticizing her work firmly but constructively

B. Distinct speech
1. Exercises in pronunciation of common words

C. The dictating machine
1. The dictaphone
2. The ediphone

III. Suggestions to stenographers

A. Responsibility of stenographers as to

1. Reception accorded to letter
2. Appearance
   - *a.* Proportion
   - *b.* Picture
   - *c.* Placement
   - *d.* Spacing, paragraphing, etc.
3. Display
   - *a.* Heading
   - *b.* Inside address (standard and special forms)
   - *c.* Salutation
   - *d.* Body
   - *e.* Complimentary closing
   - *f.* Signature
   - *g.* Annotation

(Standard letter forms of various lengths, taken from the company's correspondence, should be reproduced in facsimile for illustration of these points.)

IV. Rules for punctuation

Period, question mark, exclamation point, comma, colon, semicolon, quotation marks, parentheses, brackets

V. Rules for capitalization

Regulations as to forms of mechanical emphasis to be used in the correspondence of a house

VI. Spelling

A. The use of the hyphen

B. Preferred forms of spelling

1. Lists of words allowing of two forms
2. *ise* endings
3. *ize* endings
4. Foreign words and phrases
5. Plurals
6. Possessives
7. Simplified forms

VII. Diction

Lists of common errors in the use of such words as *shall* and *will*, *distinguish* and *differentiate*, *further* and *farther*, etc.

VIII. Telegrams and cablegrams and marconigrams

IX. Telephone notes and reports

X. Differences between domestic and foreign correspondence

XI. Interoffice and interdepartmental memoranda

XII. Special house regulations

An appendix, perhaps, to be mimeographed and subjected to revision that may be demanded by change of time and conditions

XIII. Bibliography

Books on letter writing, business English, advertising, selling, credits, collections, etc.

XIV. Bibliography

A list of general cultural books, prefaced with an inspirational paragraph on the values of reading to the business letter writer.

CHAPTER II

THE COMPOSITION OF THE BUSINESS LETTER

Select the things you have to say,
Arrange in logical array;
Economize in word and phrase,
Elucidate in myriad ways;
Be sure to write in courteous vein,
And energize with might and main.

THE business letter is an objective form of expression. It aims to catch and reflect the reader's mood and attitude. It subordinates the author and his feelings; it features the recipient and his interests.

The case is different with poem, play, novel, or essay. These are subjective types of expression, except in those cases where they are written as propaganda and where the literary quality accordingly suffers. The author of each of these literary types expresses *himself*, and he focuses upon large groups rather than upon single individuals. He works from within outward. The author of the business letter, or, for that matter, of any kind of business literature, works in the opposite direction. The latter is concerned with adaptation; the former with revelation.

But this is a variable distinction. It could not possibly be hard and fast. If it were, language would cease to have the wealth of fluidity that makes it the vehicle of infinite variety in expression. There is much business expression that tops the apex of literature. There is much literature that is easily and immediately adaptable to business uses. But in the interchange and the interplay of the one type with and for the other, it may be well always to keep this dictum in mind: Literature may say much and mean little; business expression must mean much and say little.

For this reason, there can be no such thing as a best or model business letter. Each letter is the expression of an individual to an individual in regard to a peculiar and individual situation. Nice standardization in business letter writing is therefore impossible. But because of its more general appeal, literature affords us models all along the gamut of its manifestation. The illustrative letters in this book, or in any other, are examples merely; they

Scene in the Letter Composition Department of a large concern. The letters are dictated to the Dictaphone, taken from the Dictaphone by a corps of Pitman stenographers, and then passed on to a corps of typists.

could not possibly be exemplary, for each letter is written (or should be) to fit one special situation. Business letter writing is a wide-open science and an illimitable art, and it must so remain, if the sphere of its power and influence is to be continued and enlarged.

It is said of a great prime minister, who was also a great orator, that he always sent a messenger to request an audience with his queen whenever some question of importance upon which they differed was to be discussed. But the queen invariably dispatched the messenger back with the instruction : " Tell the prime minister to put it in writing."

It is said of a great prime minister who was also a great writer, that when occasion demanded he always sent a messenger to his queen with a written exposition presenting his side of some great issue upon which they differed. But the queen invariably dispatched the messenger back with this instruction : " Tell the prime minister to come and talk with me."

In the one case it was the irresistible spoken word that the sovereign feared ; in the latter, it was the irresistible written word. The first prime minister has left many volumes of orations which nobody reads—for who *reads* oratory ? The second prime minister has left many volumes of novels which nobody declaims—for who *declaims* novels ?

Now, in so far as it is possible to formulate a definition of business English, it is just exactly a combination of these two qualities : The irresistible oral appeal plus the irresistible written appeal. It is vocal expression that makes itself seen as if it were on the printed page ; it is written expression that makes itself heard as if it were spoken by the human voice. The two are indissolubly twinned. Letters are to be read *and* to be heard. They are dictated and written and read, and oftentimes read aloud. Dictation very often automatically begets revision and correction just as the result of being heard. Writing very often automatically begets revision and correction just as the result of being seen.

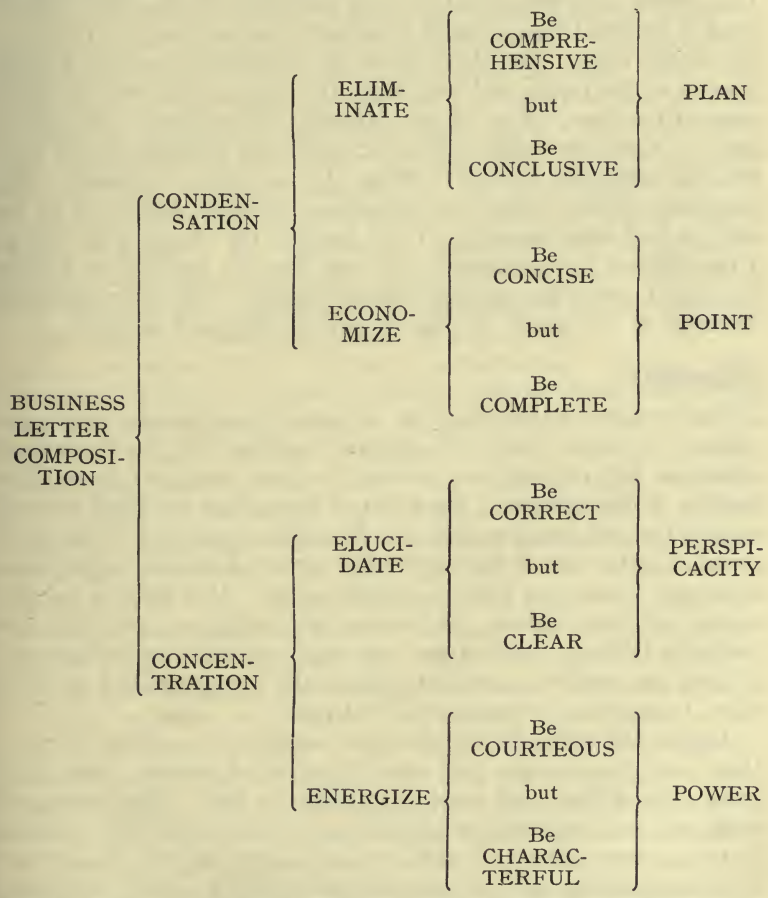
Whether the typist or the dictator is the more to blame for errors and weaknesses in business letter writing, it will not avail to discuss here. Neither can be too careful in his work. Clear and exact and deliberate speech is a *sine qua non* with the dictator who would electrify his letters with the living word. If he is keen about

his work of dictating, he will see to it that it is no mere mechanical or scattered process of utterance, but, rather, a radiating expression of thought, a logical unfoldment of thought. He will be as careful to pronounce words accurately as if he were addressing an audience. He will visualize the letter situation and imagine himself in actual interview. He will similarly use as good tone and texture (which by no means imply *loudness*) of voice as he possibly can. He will most of all aim at fluency without rapidity, at deliberateness without hesitation. Whether he "ediphones" or "dictaphones" or talks directly to a human being sitting at the same desk, his job is, not to stultify thought by slovenly speech, but to give thought vitality by expression that is itself vital and uncurbed in spite of the indirect medium. And he must not permit the attention that he must give to such details as the dictation of the words *comma, period, paragraph,* to detract in the least from his straight and narrow drive towards the focal point of his dictated composition. We know one dictator of business letters who keeps the following quotation (Judges 12 : 4–6) framed in gilt, hanging above his desk, as a constant reminder of what once happened as the result of incorrect pronunciation. It may never happen again. Then, again, it may!

Then Jephthah gathered together all the men of Gilead and fought with Ephraim; and the men of Gilead smote Ephraim, because they said, Ye are fugitives of Ephraim, ye Gileadites, in the midst of Ephraim, and in the midst of Manasseh. And the Gileadites took the fords of the Jordan against the Ephraimites. And it was so that when any of the fugitives of Ephraim said, Let me go over, the men of Gilead said unto him, Art thou an Ephramite? If he said, Nay, then said they unto him, Say now Shibboleth; and he said Sibboleth, for he could not frame to pronounce it right; then they laid hold on him and slew him at the fords of the Jordan. And there fell at that time of Ephraim forty and two thousand.

And every typist would do well to remember that *type* implies accuracy and authority. The typed word comes back at the reader again and again; the spoken does not. The spoken word, indeed, carries with it certain elements of suspicion; it can be made a good deal of cheat sometimes by intonation and inflection and emphasis, and by the personality behind it. But the typed word is passive and passionless. It must be taken at exactly its cold face value. It is important, therefore, that the one who types it, make it count for as much as possible. Perhaps the typist will

find an added importance and dignity in her work if she keeps in mind the indelible associations and responsibilities that hinge upon the written word. Not only do such lasting connotations as Pears,



Ivory, Sapolio, and Bon Ami owe their familiar existence to it, but so also do all of the best of our literary inheritances, from the Bible and Shakespeare to Ruskin and Hubbard. The typist cannot have too high a regard for the importance of her work. She must pull in team with her dictator. She must pull in single

to deliver the message delivered to her in as worthy and ideal form as is humanly possible.

It is necessary to have certain guides in whatever we undertake. The writing of business letters is no exception to this rule. Some one has said that it is not hard to write if one does not try to remember all the rules. But there would be infinitely more bad writing if some of the people did not remember some of the rules at least some of the time. You are not expected to memorize a timetable, but it is a reliable guide to have at hand, and the chances are that you will memorize certain portions of it in spite of yourself. The foregoing tabular guide for composing business letters is to be used as and when needed. It is a formula for reference as well as a prescription for treatment. It may likewise be used as a scale of measurement for testing business letters. The four principal headings in this graph on page 51 will be discussed seriatim.

Eliminate

The business letter must be at once comprehensive and conclusive. It must cover the ground required by the immediate situation, but it must not attempt to do so much as to sacrifice finality or decisiveness. The habit of saying just the right amount in just the right way to get just the right expression, is the most precious of the jewels that crown the genius of business expression. It is easy to say too little, and thus harass. It is easy to say too much, and thus confuse. If you use half an egg as a nest egg, you tantalize the hen. If you use two eggs, you make her suspicious. If you use one you are just sufficiently comprehensive in your plan, to produce " conclusions " with her.

Among the many things that one *might* say in writing a letter, there are always some that must be rejected entirely, some that must be modified, and some that must be used. The process of weighing and assorting possible letter content and thus reducing it to an imperative yet sufficient minimum we call *elimination*. It means *weeding out* ; it means *selection*, which implies rejection ; it means *unity* in the choice of materials that are to be included in a letter. The gifted and experienced letter writer—he who has a highly developed " letter sense "—is able to make the required elimination almost automatically as he proceeds with his writing or dictation. But the one who is not so gifted will need to pause,

ponder, and particularize before rushing in where experts fear to expatiate. We shall trace out briefly the steps that he may find it advantageous to follow.

He must be able to arrive at the proper point of view. Inasmuch as every letter situation is peculiar unto itself, or should be so regarded, the writer must get himself into the right mood. He must enter into the mind and spirit of the one for whom his letter is intended, imagine his possible reactions, consider the reply desired and the appeals best calculated to get this reply. In other language, the I-attitude must be minimized; the you-attitude must be "maximized," tho this statement must not be taken to mean that the words *you* and *I* are respectively important and unimportant. The attitude is the salient of the compound in each case. Everything that does not focus forward upon consideration at the other end of the mail route, should, as a rule, be eliminated.

As to whether letters written by Americans to foreign correspondents should be marked by the excessively polite and formal tone that so frequently marks the foreign letter, is a matter for the individual house to decide. To match courtesy with courtesy may be a highly desirable letter policy. On the other hand, directness and succinctness have come to be regarded thruout the world as American characteristics, and it can do no possible harm to treat the foreign correspondent to these qualities in our business letters, always provided they are so presented as not to give the impression of brusqueness. Some firms have established the policy of adopting a more cordial and gracious tone in the letters that are sent to foreign parts than they use in domestic letters. This has been done in some cases for the reason that foreign correspondents have sometimes taken umbrage at the shorter, less polished American way of saying things. Perhaps the best policy to adopt is this: Take from the foreign letter those characteristics of genuine courtesy that make it distinctive, but discard those highflown formalities of expression and construction to which it still holds, remembering always that letter tone is international in its significance.

The writer of the business letter must next have and evince definite purpose in his letter composition. Be his point of view ever so exact, his letter will fail unless he hews straight to the line, holds fixedly to one definite purpose. And during the weeding-out or eliminating process, he must retain only those points from

the general or possible content that focus strictly upon the purpose of his letter. Then, further selection and rejection may be desirable, for always he is concerned with saying the best rather than the most, the comprehensive little rather than all. If, for instance, reply is to be made to an angry claimant, the chief aim should be to conciliate. If application for a position with an engineering concern is to be made, the chief aim should be to feature the qualifications of the applicant that bear especially upon engineering. If the sale of a service is the problem, the chief aim should be to play up the service in relation to the personal interests of the one addressed. Purpose is the subjective pole ; point of view the objective pole in business letter composition. The purpose is the writer's ; the point of view the recipient's. Between the two, working from the one to the other, comes the process of *planning*.

Having arrived at the proper point of view and the definite purpose of his letter content, the writer of the business letter should decide upon certain principal topics to be developed, together with the minor or subordinate points related to each. Next, these should be planned or ordered or arranged. If elimination implies selection and unity, it likewise implies classification. He who has formed constructive habits of thinking, thinks in compartments, so to speak. The letter outline may be initiated by means of annotations on the margins of a letter that is to be answered, or in a notebook kept for the purpose. Certainly, one of these methods should be followed by the beginner. He who has had long experience in the writing or dictation of letters will probably have formed the habit of making a mental outline of parts on the spur. To him, the logical and ordered presentation of what he has to say may have become second nature just as the result of long, continuous practice in letter writing. The beginner, however, must proceed more slowly. Having selected his troops, he will find it necessary to array them severely in martial order before he gives the " Forward, March ! "

Aristotle, in his *Poetics*, likened the parts of a composition to an animal—head, body, tail, or beginning, middle, end—and thereby indicated not only logical partitioning but logical proportioning as well. But he did not have in mind the long-waisted German dachshund or the short-waisted French poodle. The Greek dog must have been of " fair proportion and graceful line," if this

simile is to be justified. Still, this Greek comparison, while happily applicable to general composition, must be modified somewhat further in its application to business letter composition. In letters, and especially in business letters, the introduction and the conclusion are to be kept at a minimum, if indeed they are necessary at all. Not so many years ago it was customary to open practically all letters in this fashion: "Your letter of July 20 is received." Something of this kind is still, in many cases, a valuable letter opening, for it clinches the receipt of a letter and links that letter up with the one it prefaces. But the efficient filing of letters has made such data largely unnecessary in the body of the letter. Devices for connection and follow-up may now be carried in abbreviated form without the boundaries of the letter proper, and the letter may be begun straightaway with the subject to be discussed, little or no introductory matter being required. In the same way, the conclusion of the business letter, which invariably used to be (and still is in far too many cases) something like this: "Trusting this will meet with your entire approval, I am," has come to be less and less formal and conventional, and more and more natural and *conclusive*. The participial conclusion (*see* page 21) is a conclusion that does not conclude. The more appropriate letter endings are endings that close and conclude the discussion at the same time.

The order of development in the business letter should in general be from *You, They, and Company* to *We, Us, and Company*; that is, the letter should indicate at the outset that the writer has achieved the proper attitude and point of view.

The order of development in the business letter should be logical; that is, the ideas should be so connected and related and proportioned as to grow one out of the other rationally and naturally, and should leave the impression that the writer had decided upon a definite purpose before he began to write.

The order of development in the business letter should, as a rule, proceed from general to particular, or from cause to effect, regularly and consistently; that is, there should be evidence in the letter composition that the writer was at pains to array his facts in the easiest and most interesting fashion for the reader to grasp. When on occasion this order has to be reversed, and the development made from particular to general or from effect to cause, the same

consistent procedure and the same play for the reader's interest should be observed. It should be possible to write *Q.E.D.* (*quod erat demonstrandum*) at the bottom of every business letter, with as much truth and appropriateness as at the bottom of a geometrical proposition. This achievement can best be realized in the majority of business letter situations, first, by stating a proposition, then by elaborating its details, and last, by referring briefly to the original promise. Care should be taken all along the way to treat of but one thing at a time and to treat of it tersely and conclusively. And it is important that there be as few points as possible for the reader to keep in mind. Old Dr. Tenthly has been a long time dead. We no longer have sermons, even, that go into the tenth proposition. The argument that cannot be driven home in three or four points at most is too long and involved for the average business letter.

In all of your planning, remember that the mechanics of construction must be kept subordinate. Your reader wants to be given the feeling of movement, of being carried along, without being made conscious of the machinery or the running of the wheels. If you are replying to an important claim, you may make use of a plan suggestive of four paragraphs, as follows :

Pacify—the claimant.
Explain—the situation.
Rectify—the error.
Retain—the custom.

It is not necessary—indeed, it may be fatal—for you to allow the claimant to perceive the deliberate processing of your adjustment. Your work is to make him *feel* the movement of your reasoning. The method is for you ; the manner is for him. But you must have the method positively fixed in your own mind in order to impress your manner most effectively upon him. Your method is to be worked out in the letter laboratory. The impression your letter makes as the result of this is, or should be, derived from the spontaneous radiation of your personality during the period of experimentation.

It is impossible to indicate processes of elimination, that is, of plan and purpose and point of view, for all kinds and conditions of business letters. The field is too wide and too varied to permit of

anything more than the enunciation of general principles. More would probably not be desirable if it were possible. Brief, general outlines are suggested in individual chapters thruout the book. The following letters, with the annotations that precede and accompany them do, however, illustrate the salients of letter construction along the lines above briefly pointed out.

The following tripartite inquiry was sent to five different financial institutions in widely separated sections of the country :

Inquiry.

1. Do you settle estates and act as guardian ?

2. What amount of deposit do you require for daily balance interest, and what is the rate ?

3. Do you advise investing in German marks at present ? If so, can you undertake to buy some for me ?

The plan of the reply was indicated, of course, by the plan of the inquiry, as should be the case in such letters, as a rule. A highly capitalized, conservative, and comfortable institution that has for years waxed fat and formidable managing the estates of the first families in its community, just jotted down the following on the margin of the letter and sent it back with a psychological bang :

First Reply.

Yes.

Interest allowed on balances of over $250.

We do not.
We can not.

This was a reply merely, and hardly that. The man who wrote it was evidently a "rutineer" concerned principally with getting correspondence off his desk regardless of plan, purpose, or point of view. He was certainly not a business builder.

The second reply did more, but not much more. It followed the plan of the inquiry, but it ignored the elements of purpose and

Second Reply.

> In reply to your letter of the 27th instant, we answer your inquiries as follows:
>
> 1. We do not have fiduciary powers, and consequently do not settle estates or act as guardian to legatees.
>
> 2. It is not our general practice to pay interest on checking accounts.
>
> 3. We are not encouraging our customers to purchase German marks for investment, as there is, of course, considerable speculative risk relative thereto.

point of view. It was consequently negative. It radiated the desire on the part of somebody to "shove letters off his desk" as rapidly as possible. But at least he used a fresh, clean letterhead, and complied with the conventions of letter writing.

We expect the man who merely handles correspondence to be guilty of such "bromides" as: *In reply to, 27th instant,* and *relative thereto.*

The third reply was somewhat more expansive, yet it showed but slight interest in a possible opportunity to extend and broaden

service. It was colorless and commonplace, and the personal pronoun *we* obtruded :

Third Reply.

> We have your letter of December 16. We do both manage and settle estates, and in that connection we enclose two booklets which may interest you.
>
> We credit monthly the accounts of our depositors with interest at the rate of 2% on amounts of $1000. and over. However, where the amount of interest for any month is less than $1., no interest is credited. Accounts are accepted where the average balance is not less than $200.
>
> We can purchase German marks for you, but as the price fluctuates daily we cannot give you the rate. Yesterday's closing rate was 2.18 cents per mark. Owing to the very unsettled condition of foreign exchange, we are scarcely able to classify the purchase and holding of marks as an investment, but rather as a speculation.

The fourth reply was better, tho *we* and *I* struggled everlastingly for first place, *we* winning the day. This letter showed, however, by its attitude and its comprehensiveness that the inquiry had received human rather than mechanical attention.

The fifth reply evinced not only business-building purpose, elaborate plan, and ingratiating attitude, but it went further and radiated the tone of there's-nothing-too-much-trouble-for-us-to-undertake-for-you. It may be significant to add that at the time the correspondence took place the institution that sent this reply had four new buildings under construction and eight new foreign branches under organization. It is safe to contend that this business expansion was in some part due to the " better letter conscience " of this particular bank.

Fourth Reply.

Introduction

In reply to your letter of December 27, I am glad to answer your several questions, as follows:

Discussion

1. We are qualified to act as executors, administrators, and trustees, and as guardians of the personal estates of individuals. I am sending to you under separate cover some of our advertising material which I think you will find very interesting.

2. We allow 2% on average daily balances in excess of $500. for commercial accounts and 4% on savings accounts on sums remaining on deposit for six months. This interest is computed, however, quarterly on the first days of January, April, July, and October, all sums deposited within the first three business days of these months being credited with interest as of the first.

3. We have no securities for investment which would be attractive, I believe, in the New York market, inasmuch as most of the securities we deal in are preferred stocks of nearby corporations.

Conclusion

I should be glad to hear from you further if we can furnish you any additional information.

Fifth Reply.

Introduction

Your letter of December third has been received and we are glad to have the opportunity of answering the questions you ask.

Trusteeship Legalized

By the law of the State, we are vested with the power to act as an executor or trustee under a will or deed, and our officers will be very glad indeed to have you call upon them and give them the opportunity of discussing this matter with you.

[*Contd. on p* 61

Contd. from p. 60]

Interest

Active Accounts

On checking accounts we require a minimum balance at our main office of $1000., but at our uptown office this minimum is $500. Upon all amounts in excess of this we pay interest as follows:

2% on $500. to $25,000.
2½% ,, $25,000. to $50,000.
3% ,, $50,000. and over.

Inactive Accounts

Should the account be an inactive one, an account of which the relative number of changes is comparatively few, we would pay

2% on $500. to $5000.
2½% ,, $5000. to $10,000.
3% ,, $10,000. and over.

German Mark

Explanation

At present the German mark is selling at 2.30, but you will understand that this point is by no means stable. We can and will sell you $100. worth of marks if such is your desire, but we recommend against such investment just now. It is altogether a hazardous investment and comes under the terminology of speculation. At this moment the entire foreign exchange market is demoralized, and no one can tell what is going to happen for there are so many things entering in. Political as well as economic elements are to be considered, and for the time being at least we do not advise speculation.

Accommodation

However, if you should desire to purchase marks, the thing for you to do is to place them on deposit in a German bank where they would draw interest during the time that you were waiting for their value to increase.

Conclusion

It is our sincere hope that we have given you the information you desire. Be assured that we shall be glad to answer any further inquiries that you may have, and to serve you in any way within our powers.

These letters show to some extent the extreme range of variation that may exist in the philosophy of correspondence among different houses engaged in the same line of business. Also, if identification of these letters were to be made here and now, it would prove that in proportion as a business institution radiates the big attitude in its letters, even so does it become big in reputation and character, activity and achievement, stability and capitalization.

The following letters, each accompanied with running plan and each evincing definite purpose and proper point of view, may prove helpful by way of additional illustration:

A unit from an effective follow-up series.

Purpose	Thank you for the account you have just opened with us.
Service	We want to ask you at the very outset of your relation to inform us immediately if you fail ever to get courteous and efficient service.
Cooperation	Without your cooperation in this respect we shall be unable to make this the great service institution that we want to make it. We want to help you with your financial matters in every way we possibly can.
Accommodations	At the new account desk to the left of the teller's window you will find Mr. Seabury always eager to render assistance in any way possible. On the right of the window, the Company secretary, Mr. Lindsay, and to the rear of the accounting room, the savings manager, Mr. Johnson, will both be grateful for an opportunity to help you.
Sales Note	If you like us, tell your friends.

A few interesting generalities focused upon YOU.

PART I

Classes of Workers, and Banks

The wage earner, according to statistics, makes greater use of the savings department and less of the safe deposit department in a bank, than any other class of depositors.

Salary workers, on the other hand, and men with attractive incomes, are usually more often interested in certificates of deposit.

Farmers, lawyers, doctors, professional people, make large demands upon the safe deposit facilities of a bank.

PART II

You and the Bank

Now to just what class do you belong?

Well, so far as we are concerned, you need not answer conscientiously, for we are prepared to serve all classes to the limit of superior service.

The point is, if you are right in the world and with the world, you do not have to be told that you should be making some use of a bank—*our* bank.

We invite you, and we shall extend you a hearty wholesome welcome if you feel called upon to avail yourself of the unusual facilities we have to offer.

THEN—A Sales Novelty

P.S.—The enclosed leather case is for your thrift stamps.

A well-planned appeal for your benefit.

Attention	Safety not only first, but last and always as well.
Interest	And it is YOUR safety that we are speaking of.
Belief	You have heard of unsinkable ships that were sunk, and of unwreckable cars that were wrecked. You may have heard of unrobbable safe deposit vaults that were robbed. But they were not ours. The vaults of the Excelsior Bank are buried deep in good old Mother Earth, surrounded by re-enforced concrete, surrounded by stone, surrounded by brick, surrounded by heavy steel plates. AND THEN—the strongest and latest-improved safes are placed in them and are kept under the close watch, day and night, of a strong-arm detective squad. If these vaults are not unrobbable, then nothing in the world can be.
Resolution	They constitute an invincible bulwark for bullion, and they are for your use, for from five dollars a year upward, according to the size of space you require. The high degree of safety is the same for all.
Action	The enclosed card is for your convenience.

The important thing is to show that no harm was done, tho somebody had blundered.

Acknowledgment and Point of View	We are indebted to you for your letter of Thursday, March tenth. It is a matter of concern to us that a customer as highly esteemed as you are and have been for so many years, should have been caused embarrassment thru any shortcoming on our part.
Explanation	You will be gratified to know, however, that the goods ordered by the Martin Company were charged to your account as and when directed. And we further protected your interests with your customers, by forwarding the consignment by special express on the day it was received here. This, even tho your letter of March third was delayed in reaching us owing to its having been routed to the wrong department.
Assurance and Re-assurance	Under these circumstances we have not communicated with either of the shipping firms, as there was no delay in forwarding and, consequently, no inconvenience caused to your customers. The shipment was handled just exactly as if no error had been made. We hope that you have not been inconvenienced by the occurrence. At this late date of our relationship it is unnecessary for us to assure you that we are at all times anxious and eager to give you the best possible service. It is for this very important reason that we especially appreciate your bringing the present matter to our attention, for it is only by such whole-hearted cooperation as you have thus rendered that we are able to correct and prevent such oversights.

5—(429)

A good example of reason-why letter copy.

Catch	Strength—Safety—Four Per Cent Interest—AND Service ! These, you will admit, are the BIG FOUR considerations for every one in deciding the placement of his money.	Attention
Compel	We have the distinction of being the oldest and largest savings bank in the country. And this distinction is ours partly because we have established a reputation for providing these four essentials to the *n*th degree of satisfaction.	Interest
Confirm	Note, please, our latest report to the banking department of the State of Maryland : Capital and Surplus $8,000,000. Deposits $70,000,000. In the past five years alone we have had an increase of close upon $25,000,000. in deposits.	Belief
Clinch	These facts seem to us to prove something very definitely. Our mail facilities are unexcelled. The four corners of the earth send us their savings in order to benefit by the four per cent interest compounded twice a year.	Resolution
Conclude	Perhaps you would like to become one of our depositors ? If so, please make use of the enclosed enrolment card, AND be assured always of the best banking attention it is possible to give.	Action

Economize

This is an entry from the diary of Sir Walter Scott, showing how the great litterateur wrote on a business subject:

> The expense of my journey will be something considerable which I can provide against by borrowing five hundred pounds from Mr. Gibson. Mr. Cadell I owe already, with the cancels of these apoplectic books, about two hundred pounds and I must run it up to five hundred pounds at least.

A business man would probably have made this entry somewhat as follows:

> Must borrow £500 from Mr. G. for my journey. Owe Mr. C. £200 but must ask him for £300 more.

Yet, a large business house a little while ago sent Christmas and New Year greetings as shown on page 68 to its customers.

The Scott excerpt above is complete without being concise. The condensation of it that follows is concise, and complete enough for the medium in which it is expressed. The letter of greetings is extravagant and verbose. The first is full but not economical. The second is sufficient and economical. The third is diffuse and wasteful.

Economy means not only thrift in diction, but in phrase and clause and sentence and whole composition as well. By elimination we have indicated, among other things, the rejection of all irrelevancies in thought and idea, and all unnecessary devices of arrangement. By economy we mean to indicate the studied omission of all irrelevancies of expression, all unnecessary repetition, all circumlocution. Accuracy without tediousness, brevity without brusqueness—these all business men like and respect in conversation. And business men like and respect these qualities equally well in writing. The expression "Come to the point" is frequently heard. It has been current for years, for men have always been annoyed by devious detours in speech and writing. It long ago gave name to the style of certain authors who aimed at acuteness or piquancy or *pointedness* in their writings. If it be the result of one policy more than another, it is the result of wise and foresighted economy in expression, or, conversely, of wise and foresighted avoidance of overdetailed and extravagant expression.

If a man spend his money recklessly, we call him a wastrel; he is not understood of people; his life loses point and purpose, and he radiates confusion. If a man save his money "recklessly,"

The compliments of the season are completely concealed by useless words and involved phraseology.

> To some of our friends, you doubtless among the rest, there comes at such times as these a somewhat nervous, not to say wrathful, attitude toward things in general, and towards business and industry in particular. The trials of meeting the demands of labor and the constantly increasing costs of living are by no means trivial, we must admit. Yet there is a wholesome and refreshing tone in the atmosphere of reconstruction.
>
> As the year draws to a close retrospect is naturally dominant in many quarters, and it brings with it a feeling of grave doubt and unrest. But those who have their pulse on the business interests of this great nation of ours are vastly more absorbed with the prospect than with the retrospect, for their clear vision beholds nothing but peace, security, and prosperity adown the forward vista.
>
> It is the judgment of all of those who have to do intimately with business and industry that our problems, as well as our disturbed conditions of mind and heart, will settle themselves speedily and permanently, if every one will just simply and quietly go about the work that stands waiting to be done.
>
> So we invite you to give yourself over cheerfully and hopefully to the spirit of this sacred and inspiring season of the year and ask you to accept our heartiest wishes for a Merry Christmas and a Happy New Year.

that is to say, passionately, and undergoes deprivation to do so, we call him a miser; he is misjudged and misunderstood; his life becomes absurdly concentrated upon one thing, and he radiates

inadequacy. If a man spend his money indifferently, regardless of value received, not discerning where it goes, we call him an easy victim; he is scorned or ridiculed or pitied for his stupidity and indiscretion; his life becomes misappropriated, and he radiates irrationality.

Now, all of this parallels pretty accurately three faults in business speaking and writing that grow out of an ignoring or a misinterpretation of the principle of economy. A loose, wasteful, careless use of language leads to annoying repetition and circumlocution. If you say, "at the present time," "in the city of Detroit, Michigan," and "in the month of December" for "at present," "in Detroit, Michigan," and "in December," you are a dictional and phrasal wastrel. If you say "We believe that we should be safe first," instead of "We believe in safety first," you are a clausal wastrel. If you say "This is the glove that was made by the man who was one of the founders of the city of Gloversville. This city is in New York," instead of "This glove was made by one of the founders of Gloversville, New York," you are a sentence wastrel.

If you use the first half of a letter page to tell a story, whether or not it be connected with the subject of the letter, you are a composition wastrel. This is not to say that a good story or a bit of humor is always out of order. On the contrary, one or the other, or both, may be the best possible aid to economy. But much time is wasted and much attention irrecoverably diverted even yet in business literature by stories and other asides that simply do not "take." If the lighter vein must be indulged, let it be connected and appropriate. And there are cases, too, where more words than are actually necessary to convey meaning, may be helpful. Rhythmic or epigrammatic tersity is frequently desirable even when the principle of economy is in part sacrificed. "Ask the man who owns one" is vastly more expressive and memorable than "Ask the owner." Strive for economy, but strive also for economy with adaptation and impressiveness. Economy is usually more forceful, more lucid, and more intimate than any of its opposite, more extravagant forms of expression. But like all good rules, this has occasional exceptions.

It sometimes happens that, in an effort to be especially clear, a writer makes use of two or more words in succession that mean the same thing. He uses needless words. This is the error of

tautology. It can usually be rectified by omitting a word or words. The following illustrate: *clearly elucidate, collect together, enclosed herewith, entirely eliminate, stand up.*

Redundancy is another error of extravagance in the use of words. This means that many more than enough words have been used to express an idea. It is tautology *plus*. Note this sentence: *However, notwithstanding this objection it seems to me that the proposition should be accepted.* Too many words have been used. Certain ones may well be omitted for the sake of immediate clearness, without loss to the central idea: *Notwithstanding this objection I think the proposition should be accepted.*

When words are so extravagantly used that mere wordiness is the result, and an orgy of diction seems to have been the object of the writer, *verbosity* is the result. It is redundancy *plus* and tautology *double plus*. These three errors may, for the sake of general clarification, be regarded as the positive, the comparative, and the superlative respectively in the violation of the principle of economy in diction. The following sentence is *verbose*. Nothing short of a complete rewriting will make it clear:

> Realizing that your letter requires more revision and that I can serve you better, both by way of correction and suggestion thru a personal interview than by correspondence that is subjected to continuous interruption due to the unsettled condition of the railroad situation and the consequent tardiness in mail deliveries, I shall ask you to call on me at the Brown Hotel on Thursday next for an interview at which time we may be able to go over your work mutually more advantageously than we otherwise could possibly do.

The meaning of this excerpt may be fully expressed in half as many words:

> Inasmuch as a quiet, personal interview will be more satisfactory than continued correspondence under present railway conditions, I shall ask you to call upon me at the Brown Hotel next Thursday, in order that we may make further revision in your letter.

Do not over-economize. Do not become a miser in speech or writing. It may be distinctive and distinguished to be a man of few words, but only provided those words speak adequately. Do not mince your words. If you say "Yours of . . . received," instead of "Thank you for your letter of . . ." you are miserly with your subject. If you say "We like this car better than

Harry," instead of "We like this car better than Harry does," you are a miser with your predicate. If you say "This is as good, if not better than that," instead of "this is as good as that, if not better," you are a miser with your comparison. And so forth.

It is permissible, of course, in business expression, for clauses, phrases, and even words to stand alone and represent complete thoughts. This is but a reflection of business life, wherein space and time are so incalculably valuable. It is also a reflection of good conversational method. In the natural ebb and flood of conversational discourse we should become stilted and artificial if we spoke always in perfectly rounded sentences. We should be wasting both time and space if in our business writing we were always to insist upon perfect periods. The aim is, rather, to say *multum in parvo*—much in little—always with the conveyance of exactness and certainty, even tho the conventions of grammar be sometimes "liberalized" in so doing. This caution is, however, essential, namely: *Remember that to be abbreviated does not necessarily mean to be telegraphic; to be brief does not necessarily mean to be blunt.* All messages are written more or less in code, and the business message is no exception. But in reading technical matter, or the sporting and financial pages of the newspaper, it is the reader who must adapt himself to the code; whereas, in the business letter it is the writer who must do the adapting. He is not to be tempted into expressions that are too fragmentary, to write letters that bring this reply, "Please explain. We don't understand." His code must not be condensed to the degree of insufficiency.

The sentence that is too fragmentary may be as troublesome to the reader as the sentence in which ideas are aimlessly repeated. The omission of grammatical elements may therefore result in the greatest extravagance of time and attention for him who reads. The one best test for economy in business letter writing is probably this: See what degree of reduction a letter will stand and still retain its meaning. Can it be reduced to a ten-word telegram? Can it be reduced to a single phrase, or to one word? If you cannot reduce the central message of every business letter you write to at least a single sentence, then it may be well for you to rewrite the whole message more economically, more pointedly.

Economize to save the other man's time as well as your own.

Keep the reins taut, therefore, on words, phrases, and clauses that are used subordinately as modifiers. These are the whimsies of expression that will lead you far astray if you are not on your guard. And there is nothing so wasteful of a reader's time and so exasperating to a reader's temper as the modifier that is awkwardly and absurdly out of joint. If you say " We only have two orders," where you mean " We have only two orders," you are an easy prey to one of the whimsies of word modification in language. If you say " Replying to your request, our office is at your service for the convention," when you mean " Replying to your request, I am glad to place our office at your service for the convention," you are an easy victim to one of the whimsies of phrase modification. If you say " His accounts were divided equally between his son and his daughter which were closed April 19," when you mean " His accounts, which were closed April 19, were divided equally between his son and his daughter," you are duped by one of the whimsies of clause modification. If you say " John James and Harry," when you mean " John, James, and Harry," you will probably waste somebody's time by forgetting the comma, and may cause him difficulty of understanding.

In short, after you have carefully selected words and phrases and clauses, arrange them in such a way as to get the most out of them. Economy means not only to refrain from lavish expenditures, but also to desist from misspending, or from misdirected expenditures. If you omit for the sake of economy, aim to do it so effectively that, were the full and rounded phraseology supplied, it would not only add to the unity of the idea, but would actually detract from it. If you repeat an idea for the sake of emphasis, say it the first time in the strongest way in the strongest place, and let the emphatic follow-up be frank and deliberate, and conscious of itself. Otherwise, it may appear to be merely careless, inadvertent excess.

Where words, phrases, or clauses are made to stand alone for complete sentences, as in display sales and publicity letters, for instance, they should be grouped for unity. A complete phrase or clause should be permitted to stand alone on a line unassociated with any word or phrase that belongs in meaning to the matter on another line. Words that carry special connotations should likewise be isolated. Display should mean the individualizing of

certain selected units of expression, so that any omissions are more than compensated for by graphic grouping. Observe this :

Come to Chester in
the Keystone State

Here, the individuality of each line is negatived by the misplacement of *in*. This preposition is related to and therefore belongs with the second line, thus :

Come to Chester
in the Keystone State

Compare Note I on the next page with Note II. In the first, the use of all the words necessary to the complete expression of the idea, as well as the bad arrangement, weakens the effect of the whole. The second example, however, is strengthened by the omission and the subordination of certain unimportant words, as well as by the suggestive and appropriate arrangement.

Applied to the opening and the closing of business letters, the principle of economy may be taken to mean *immediateness*. As indicated in the previous section, letter invocation and letter benediction have passed, or, at least, are passing. " Thank you for your good letter of the twelfth " is vastly more economical and *immediate* as an opening than the time-worn invocation " Yours of the twelfth at hand and contents duly noted." The former not only states a fact, but it connotes an attitude as well, and a very important attitude at that. The latter states a fact only, and states it in a dead and decayed language. Similarly, " Thank you for this opportunity to help. Let us be of service soon again," is vastly more economical and *immediate* as a closing than the time-worn benediction " Trusting this will prove satisfactory, thanking you for your communication, and assuring you of our best attention at all times, we are." The former is concise and complete *and congenial*. The latter harks back to the pishy-pashy palaver of the paleozoic period ! And at the intermediate points

I.

The broad bottom bottle is stable, spacious, and satisfactory on table, bureau, washstand, and chiffonier.

II.

The

Broad Bottom Bottle

Stable — Spacious — Satisfactory

on

Table—Bureau—Washstand—Chiffonier

in a letter, this quality of immediateness may well be applied to the first and last sentences of paragraphs, and to other parts of display letters. The illustrative letter on page 85 shows how this may be done with good effect.

You are frequently advised not to include two or more messages in one letter. Well and good. If you have something to say to both the credit and the delivery department of a large shop, write two letters. If you attempt to speak to both departments thru the medium of one letter, you will cause delay and confusion. The letter will have to be passed from one department to the other, and in one or the other a copy will have to be made in order that the letter may be filed in two different places. But this advice does not apply strictly to small shops that handle but one line of merchandise, to shops that maintain alert question-and-answer or inquiry bureaus just for the purpose of assorting inquiries, or to any other organization the activities of which are so limited as to be known to practically all employed. Many general questions are permissible in a single letter, as on page 57, and more than one matter may be discussed in a letter that goes to a single individual, provided his position in a firm is sufficiently comprehensive to acquaint him with general policies. But where your business is specific to and requires the attention of two or more distinct departments in a concern, in the cause of economy write a separate letter to each department.

The chief purpose of punctuation is to clarify. Punctuation is likewise an aid to economy and emphasis. Punctuation, in other words, is not to be regarded merely as a process in mechanics, not merely as a jugglery of hieroglyphs, but as a very intimate part of the principles and thought processes graphically presented on page 51. The rules for the use of the various marks of punctuation are therefore stated in abridged form in connection with the treatment of these principles. Following the statement of rules, letters will be given in which the punctuation marks will be seen in dress rehearsal; that is, they will be immediately applied as aids to economy or energy or clearness, as the case may be.

The period and the colon are placed under the principle of economy. In a very general way they may be called aids to economy. The comma, the semicolon, quotation marks, parentheses, and brackets will be defined under clearness. In a very

general way these may be called the special marks of elucidation. The dash, the question mark, the exclamation mark will be defined under energy. In a very general way these marks may be said to energize expression, when properly used.

This somewhat arbitrary classification is made partly for convenience, but partly also for its genuineness of application. If the language in which we write our letters is fluid and flexible, it follows that its punctuation must be also. Absolute rigidity of rule and application is no more possible in the treatment of punctuation than it is in the treatment of forms of expression and their relationships. And it is a lucky thing for the facility of our language that this is so.

If you are in doubt about the use of punctuation marks in your letter writing, the chances are that you should rewrite until you can *feel* just where they positively belong. For punctuation is emotional, as well as visual and auditory. There are comma and exclamatory temperaments, interrogative nerves, and parenthetical characters. Do not permit yourself to become self-conscious regarding punctuation. It is the servant of expression and by no means the master Use it therefore as and when needed; do not be used by it. Depend as largely as possible upon precise diction and accurate constructions to convey your meaning. Occasionally call punctuation to your aid, but keep internal punctuation—punctuation that is used within sentences—at a minimum in business expression.

The Period (.)

1. The period is used at the close of declarative and most imperative sentences.

2. The period is used after most abbreviations.

3. The period is used after numbers and letters that mark off divisions in a piece of composition.

4. The period is sometimes used in succession to indicate omissions.

5. The period is used after whole numbers to set off decimals. It is preferable (and safer) to use the period after a whole number indicating a sum of money, as here: "We gave him $100. for the bond." This prevents the possible addition to the sum in case

the matter is not closely set. But this rule is as yet by no means generally observed.

6. When parenthetical matter constitutes a complete thought, and is thus properly begun with a capital letter, the period is placed within the parentheses. When such matter does not constitute a complete thought, but is an addendum or elaboration, and is really a related part of the sentence into which it breaks, the period is placed without the parentheses:

I cannot say why he lost his place. (We shall probably get the facts later.) The point now is, we must find another position for him.

He arrived about six o'clock (*five* by daylight saving).

The Colon (:)

(1) The colon is used before a long or formal quotation, statement, or proposition.

(2) The colon is used after the salutation in a business letter.

(3) The colon is used after the word *following* or the phrase *as follows*, or some other similar word or phrase indicating that explanatory or illustrative matter is to be presented. The comma, or the comma and the dash, are also sometimes used for this purpose, but their use should be confined to those cases where the explanatory matter is short and simple.

(4) The colon is used between two clauses when the latter elaborates the former in some way.

(5) The colon is frequently used between figures that indicate different time and place, and between place and other names used in immediate succession.

The letter on page 78 illustrates these uses of the period and the colon. Marginal reference is made by number, the numbers referring to the use of the colon being placed in parentheses, as above. The student should also note other marks of punctuation used in the letter, and account for them.

The principles named in the graph on page 51 are naturally all inter-related and inter-dependent. If you take pains to follow one, you thereby are on the way towards all the others. The contents of each section, as well as the illustrative material necessarily, therefore, overlap to a degree. Unity, coherence, and emphasis are inseparable in good composition. You cannot say,

(2) Dear Mr. Brown :

1 Please let me thank you personally for befriending
6 our young salesman, Walter Clark. He has not been a success at selling. I cannot tell you why he failed. (That will be explained later.) I can tell you only the circumstances connected with the failure.

1 Soon after his appointment he went to Fort Wayne. There he made several serious errors. Among those who were annoyed by these errors were two large firms—one an old customer of ours, the other a new firm that we had worked long to get on our list.
2 When we heard that he was insisting upon c.o.d. payment on all small orders, we simply had to dismiss
(4) him : or rather, we recalled him to the home office.

The boy realizes his debt of gratitude to you. I quote
(1) his own words : " Mr. Ellis surely was kind to me,"
(1) he said. Then he added : " I wish he could know how grateful I am."

5 Mr. Clark will send you his check for $97. tomorrow
6 (he will probably pay by check). This is to reimburse you for the following amounts that you let him have
(3) for his personal use :

3	1. October	$20.
4	2. November . . .	30.
	3. December . . .	47.
	TOTAL	$97.

You ask whether the firm will retain him in the home office. Of course. His ambition and industry are superior. He is on hand every morning regularly
(5) at 7:45 sharp. His loyalty is unquestioned. He is an A I accountant, but he will never be a salesman.

As if to show just how bad a letter can really be, the Road Man writes to the Home House with a feeling (among MANY others) that he deserves a raise.

Billings says he hasn't yet received his goods. Did you send them ? If so, please let me know when.

How about that advertising ? Strong competition here. Sooner we get started with some good copy in the local papers, the better.

Ask Gates to send me some clothes. This trip is taking more time than I thought it would, and I didn't come prepared.

By the way, that account with Lawrence that you wired me about is O. K. He's good all right, but has had a series of mishaps this winter. I'll explain fully when I get back. Meantime, take my word that he's all right.

Why don't you send that new case to me ? I certainly do need it. The one I have is a disgrace to the house.

And now BRASS TACKS : Don't you think I really ought to have a raise ? It has been a year since you sent a fleck of additional do-with my way, and I've done some pretty big things for you in this time. I admit it, and I think you ought to. Why, that Brown deal alone was worth a cool $10,000. to the house ! And think what I did for you up in Seattle and out in Frisco last year. Money not only says YES and NO and PLEASE and GOD BLESS YOU, but it also sets the earth a-quake with I THANK YOU. So, please, Messrs. Gage, Strong and Company, let me hear your Klondyke Klaxon Kallin' Me. . . . Yes ?

In anticipation, I thank you.

P.S. Tell Gates to put in a couple o' pairs of pajamas and my bath slippers.

And the Home House replies!

Dear Young Man :

Phew ! !

We've just come up for oxygen.

One thing at a time *please.*

Your seventy-five questions more or less (seems to us like MORE) will be taken up seriatim as the weeks go by.

This means that in about two years and twelve months we'll come to a discussion of your " additional do-with " (whatever this refinement of the English language may mean).

The gentle, not to say delicate restraint, with which you broached this matter is, however, appreciated, and we can only regret that Mr. P. T. Barnum is not in the land of the living to avail himself of your acrobatic, three-ring style of expression.

We are now taking on an additional clerical force to get the various items of your interesting questionnaire clipped and pasted on departmental calendars. These will be uncomplicated, concentrated, elaborated, circulated, annotated, collected, digested, recapitulated, and then, as aforesaid, replied to in order.

With patience and long-suffering, we thank you for this opportunity of observing you.

Very truly yours,

———

P.S. In the interim, Gates will try to get your pajamas and bath slippers to you. Far be it from us to oblige any of our men to worry along without their " coseys."

A letter that leaves no sound principle of business writing inviolate.

We are making a success of an up-to-date Hand Laundry and would like to secure your patronage.

We are doing work for a number of families and they are pleased with the careful and prompt attention they receive at a moderate price.

Our work is positively all done by hand in the most sanitary way, each wash being done separately and dried in the open air.

Perhaps it would interest you to know, we make a specialty in doing family washing for a stated amount by the week or month, which you will find more satisfactory than having it done at home.

We also do Cleaning and Dyeing at a very low figure, at any rate give us a trial, we know we can please you, and you will recommend us to your friends.

Our seamstress takes care that buttons are replaced from your garments, clothes mended and torn hosiery darned without extra charge.

Your Bed and Table Linen as : Sheets, Pillow Cases, Table Cloths, Towels and Napkins Ironed exclusively by hand at 36¢ a dozen.

Goods called for and delivered.

Phone or Send a Postal and our representative will call.

6—(429)

"Go to; I shall be strong for unity and allow coherence and emphasis to shift for themselves." If you do, you will have divided your composition house against itself, and it will fall. The letter on page 78, for instance, should have been planned. There is much

The foregoing letter economized—brought out of the darkness into the light.

A great many families in your community have expressed satisfaction with the work that our up-to-date hand laundry is doing for them.

You may be interested to know that we specialize in family washing, for which we make an unusually moderate rate by the week or the month. Our price for bed and table linen, for instance, is only thirty-six cents a dozen.

Our work is all done by hand. Each wash is retained as a unit thruout all of the laundering processes. Every piece is dried in the open air. A corps of seamstresses is employed to keep your laundered articles in constant repair.

Your patronage is solicited. If you will return to us the enclosed postcard, properly filled out, our representative will call upon you to explain further our really extraordinary service.

Thank you.

to be eliminated. The writer is inconsiderate in his point of view, and he evinces too many purposes. His letter is incoherent and unemphatic. But his major fault is undoubtedly that of diffuseness and extravagance. He writes about too many things at once. He seems to have written in direct defiance of Herbert Spencer's theory of economy.

A well-planned and economical follow-up.

A good linking up of correspondence

We are indeed interested in what you say in your letter of May 10, and are eager to meet you in the spirit of your inquiry.

Unique merchandising conditions

The conditions under which the Auto Strop Razor is marketed, are not duplicated with any other article in the merchandising field. Our guarantees are offered not merely as incident or incentive, but as a basic condition of sale.

In addition to the four guarantees shown on the enclosed RETURN GUARANTEE, we pack with every set a slip promising five hundred shaves with each package of twelve blades.

Unique service features

The unique features of Auto Strop service are explained in the booklet BLADE SERVICE WITH THE AUTO STROP SAFETY RAZOR, and the catalog will give you an idea of the extent of our operations.

Nothing too much trouble

In addition to these, we are sending under separate cover other specimens of our current publications.

If we can assist you further, please have no hesitation in calling upon us.

A complaint that observes the principles of economy and elimination.

> Thank you for your kind offer of June 6, to purchase six lots for me.
>
> As I think I told you, I am not interested in small parcels. Heretofore I have dealt in acreage only, and I think I prefer to continue dealing on the larger scale.
>
> Your disinclination to make a larger purchase for me, on the securities mentioned in my previous letter, is a disappointment to me. And, if you will pardon my saying so, it is likewise a repudiation of the transaction you offered to make for me in my conversation with you over the telephone.
>
> I must go even further and add, that your delay of three days in answering my letter has probably lost for you the opportunity of securing a particularly large piece of business that I had in mind when I wrote. But I understand, of course, that this is a particularly busy time of year.
>
> Pardon me.

And a reply to the foregoing complaint that is decidedly over-economized.

> Re your communication of June 9, seriatim :
>
> We did not understand that you desired acreage instead of small parcels. It is impossible, however, to procure acreage in that vicinity.
>
> We have neither record nor recollection of the telephone conversation referred to. We are unable, therefore, to discuss with you the transaction you say we offered to carry out for you.
>
> The delay in answering your letter was caused by the intervening holidays, and also by the temporary depletion of our office force.

A longer but really more economical reply to the complaint on page 84, with evident plan, purpose, and point of view.

We wouldn't have had all this happen for the world. You are and have been too good a customer of ours to be made the victim of any service shortage by our institution. Forgive us, forget the seeming discourtesies, and read the following explanation :

Our office force has been completely demoralized for the past two weeks owing to the strike. To add to this trouble, came three holidays close together. Then, it was necessary for Mr. Tompkins and Mr. Lee to be in Chicago for five days last week on a hurry-up call from our office there.

As to the property : We tried to get you a large piece, several acres in fact, but nothing could persuade the Graef Realty Company to sell more than the few parcels mentioned in our former letter to you. We are still working, however, with the hope that we may be able to get what you want.

As to the telephone call : There is not a soul in the place who can recall it, and there is no record. We do not understand it at all, but we're still investigating. Please let us know what transaction we promised to make, and it *shall be made*. You are well enough acquainted with us by this time, surely, to know that we always keep our word.

As to the delay in answering your letter : Our fault entirely ! We have no excuses to offer, other than those given in the second paragraph above. It certainly would never have happened had we been running under normal conditions, and we think we can assure you that it never will happen again.

You would be perfectly justified in refusing to have any further dealings with us. We realize this with much embarrassment. But we are going to urge you to give us another chance to serve you, when we shall leave no stone unturned to make good, in part at least, the shortcomings with which we have recently annoyed and distressed you.

Elucidate

Eliminate in order to get everything out of the picture that does not belong in it. Economize in order to get everything that belongs in the picture into as compact and individual a setting as possible, consistently with completeness. Elucidate in order to bring out in the clearest lights everything that is in the picture, both as a unit and *in relation*. Eliminate and economize, therefore, in order the better to elucidate. Condense the materials of business expression in content and form in order the more intensely to concentrate.

Elucidate is from two Latin words, *e, out,* and *luceo, shine.* The derived meaning of the word is therefore *to shine out.* And the word that you are asked on page 51 to consider with elucidate is *perspicacity.* This was a very fashionable word many years ago in rhetorics and composition books. It should be revived, for it, too, has a pointed meaning in its derivation from the Latin. It comes from *per, thru,* and *spicio, look.* Its primary meaning is therefore to *look thru.* Taken together and applied to our subject, these two words would demand that business expression *shine out* so clearly that it can be *seen thru,* and this without the use of the X-rays !

Correct English is usually clear, but not always. Awkward and involved constructions may be correct, but they are not clear. They cause a blur in the composition, or a hesitation on the part of the reader, and hold up progress in the reader's grasp of meaning. Needless to say, such constructions have no place in business English, for it demands constructions that are stripped for utility. Long and involved sentences may be tolerated in expression calculated for reflection, and for leisurely reading and consideration. Ruskin sentences are good for Ruskin habit of thought and style of expression. The sentence " He is a man than whom no one is better qualified to assist you," is correct, but it is not a good, lucid business sentence because of the *than whom* construction. And this sentence, " When last I visited your offices, Mr. Ogden, your then president explained what was to me a new departure in your now highly reputable system," while it indicates a praise-worthy effort on the part of the writer to say much in little, nevertheless fails of immediate clarity because of the conscious strain to be correct. The placement of *then* and *to me* retards rapid grasp. There may be such a thing as over-correctness.

Attention was called on page 72 to the accurate placement of modifiers in a sentence in order to economize the time of the reader. It is equally important for the sake of clearness that word, phrase, and clause modifiers be placed exactly where they belong, and that the relation of parts be kept unmistakable. Each individual member of a sentence, as well as the complete sentence itself, may be correct, but the total meaning conveyed may be far from clear.

A sentence may be understood in two different ways; it may be understood only in part; it may not be understood at all. In the first case, it is said to be *ambiguous*; in the second, *vague*; in the third, *obscure*. In all three cases it may be correct as far as mere grammar is concerned. In the sentence *John told his father that he had deposited his money in the savings bank*, the meaning is ambiguous; that is, owing to the indefinite reference of a pronoun, we do not know whether John's money was deposited, or John's father's money. To secure clearness to this sentence, and at the same time avoid awkward repetition of proper names, we shall elucidate by means of direct discourse: *John said to his father, "I have deposited my (your) money in the savings bank."*

The meaning of this sentence is vague: *We shall pay interest on the first of every third month.* We must know when the payment of interest is begun before we can tell which months are the *third* months. To elucidate this sentence we must add something: *We shall pay interest on the first of every third month from the date of deposit.*

The meaning of the sentence on page 88 is obscure; it is almost completely lost in the jungle of jargon that beclouds it.

Ambiguity, vagueness, and obscurity, as violations of clearness in sentences, may be paired respectively with tautology, redundancy, and verbosity, as violations of economy in diction.

Be a purist in your attitude toward business English, but do not be a prude. Aim always to speak correctly *and* clearly. If you permit yourself to be finical about the niceties of constructions, you may have a very bad time of it indeed; you may miss many a masterful message if you stop to juggle with the words. Be certain of the uses of *shall* and *will*. Avoid the split infinitive. Do not say "He don't." But do not scorn and condemn the writer or speaker who violates these and other usages and constructions. Many a golden message has been written on the sands. Many an

Obscurity out-obscured.

> In reply to your esteemed favor of the 25 inst. relative to parcels post charges on pick-up orders, beg to state, we shall temporarily until we can determine just what readjustments of your stock is necessary to take care of your requirements unless we are compelled before on account of the expense to discontinue, arrange to stand all such parcels post expense on shipments made direct to your shop.

To elucidate the above sentence (?), we must rewrite it, arriving at the intended meaning as best we can.

> Re your letter of June 25, 1930 :
>
> We shall arrange to stand all such parcel post expense on shipments made direct to your shop, until we can determine upon the necessary readjustment of your stock.
>
> The increased expense involved may, however, force us to discontinue this service on pick-up orders.

actor has done his finest work out of costume and setting. Judge a man by his message. He may " get across " in spite of dangling participles and split infinitives and double negatives. He may fail in spite of perfect grammar and lofty rhetoric. There was once an expert in color dyes who became so near-sighted that he could not see the rainbow !

The form and general appearance of your writing may do much to clarify it. First impressions are not only lasting ; they are also elucidating. Form, arrangement, spacing, and placement in business letters mean much more than they are usually given credit for. Space should be used generously, for space is to writing very much what pause is to oratory. It makes for clearness as well as for emphasis. It suggests repose and reflection. It should bear the same relation to the letter as frame and mat bear to the picture. Frequent paragraphing breaks the letter page up invitingly thru space display, and thus makes it less stern and forbidding than it would be written in solid-set, straightaway composition.

In business letter writing there are three general methods of indicating paragraphing, and space is a feature of all three. The first line of the paragraph may be inserted further to the right than the other lines ; it may be extended further to the left ; it may stand flush with the other lines, and the paragraphs thus be marked off by spacing only. The last style has become—is becoming—the standard for business letters. Indention or extension of the first line makes spacing between paragraphs really unnecessary, for one paragraph signal is sufficient. But since space is an asset in picturing the letter, it is usually retained between paragraphs with both the indented and the extended style.

In business English, paragraphs are in general shorter than in novels and essays. This is because business English is constructed for quicker, more immediate grasp. The paragraph partitions on paper should correspond to the divisions in the thinking process. If, therefore, a letter or other business composition is well thought out before it is written, the paragraphing will be accurately forecast in the general plan. A letter of considerable length may be planned by composing a series of topic sentences, each indicating briefly the subject and purpose of a paragraph. Or the plan may consist of a series of summary sentences, each indicating the subject and conclusion of a paragraph. Perhaps both plans may be used, tho

this would probably call for too much elaboration. The topic sentence and the summary sentence should be brief and immediate. The one should suggest continuance ; the other, conclusion. Very often in business writing each of a number of topic or summary sentences is permitted to stand alone as single sentence-paragraphs.

It may be appropriate to use short, pointed, staccato sentences and paragraphs in a letter in which it is the aim to move the reader to action. It may likewise be appropriate to use long, full, legato sentences and paragraphs in a letter in which it is the aim to calm and pacify. The sales letter may, perhaps, spur to immediacy of action by its nervous and dynamic constructions. The adjustment letter may, perhaps, appease and reconcile in part by its slow, steady, regular, and smoothly-moving constructions.

Rarely does business English stop to ponder a fastidious compliance with those formal and conventional methods of paragraphing that characterize other types of prose writing. But every business writer should be acquainted with the four principal processes of paragraph development—the narrative, the descriptive, the expository, the argumentative—that correspond to the four different kinds of discourse. Combined with any one of these four classifications, there may, of course, be other characteristics of discussion. A paragraph may, for instance, be inductive or deductive in its development ; it may follow a strictly chronological order ; it may have facts arranged in climactic sequence ; it may have a balance or parallel or contrast of ideas thruout. The excerpts on pages 91 and 92 from business letters illustrate the four classes above named. Topic and summary sentences should be noted, as should also the marginal notes.

It is by no means to be assumed from the marginal notes accompanying these illustrations that the particular order indicated belongs only to the class of paragraph against which it is placed, and to no other. Nor is it to be concluded that these four kinds of composition stand apart in business writing, each by its own hard-and-fast characteristics. Two or more of them are almost invariably to be found in the same business letter, just as the different kinds of order or arrangement here indicated are interrelated and intermingled. If this were not so, variety and adaptation in appeal would be sadly limited.

The essential thing in all paragraphing is that it have a reason

Narrative Development.

I had the time of my life the other night. I had been placing in the window a few new French Browns that had just been received from the factory. When I stepped out to take a peep at the appearance of the display, I was obliged to force my way thru the crowd that had already gathered to look over them. The favorable comment that came to my ears from all sides was music to my soul. My heart leaped with joy—JOY—capitalized !

Chronological and Climactic Order

Descriptive Development.

We have examined the paper as to feel, sound, smell, and appearance. It has a good crisp feel about it. When crumpled close to the ear, it gives a brittle, resonant sound that bespeaks fine, hard quality. It smells fresh and clean, and has the appearance of strength and durability. Tipping the tongue to it, we find that it resists moisture almost immediately. It is evidently a rag-content, loft-dried bond, and it strikes us as being the very stock we have been looking for.

Deductive Order

Expository Development.

Anticipate inquiries. Provide for them in advance. If possible, answer all of them by means of individual letters. If you cannot do this, see to it that your reply forms are kept fresh and up to date, and convey as little of the routine and mechanical as possible. Above all, keep your temper sweet, no matter how many times or in how many ways you are asked to give the same information. These are the fundamentals of a good question-and-answer service.

Inductive Order

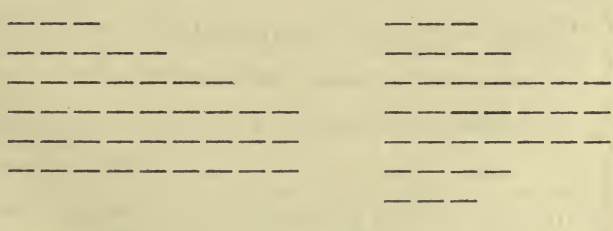
Argumentative Development.

You want a service that does not obtrude or protrude or intrude. At the same time, you want a service that does not annoy you with red tape. But you want a service that has the authority of reputation and testimonial behind it. You want a service that neither revolutionizes nor antagonizes the present arrangements in your office. On the other hand, you want a service that fits in nicely with your present equipment—so nicely, indeed, that you are unconscious of its introduction except on those occasions when results are tallied. Well, such service as this you will find us qualified to furnish.

Balanced and Contrasted Order

for being, in following out the thought. The reader should never be shocked by incoherent and unnatural breaks in the thought development. Here, the thought may require one sort of procedure; there another. Between the two, a brief *transitional* paragraph may be required for the sake of smoothness and coordination. One paragraph may suggest a subject, and the following paragraphs may *amplify* that subject. An *introductory* paragraph may be required in this letter; a *summary* paragraph in that; both introductory and summary paragraphs may be required in still another. The long letter at the end of this section (page 108) illustrates this varied paragraph relationship.

It is but natural that the sentences and paragraphs in and near the middle of any kind of composition should almost unconsciously tend to become longer and involved than those at the beginning or at the end. And it is desirable that the construction should thus reflect the thinking processes. Speakers and writers—that is to say, *thinkers*—quite naturally begin a discussion, as they conclude it, with brief and condensed expression. As they warm to their subject, their thinking takes on more and more complex aspects, and their forms of expression are accordingly lengthened and, perhaps, complicated. Do not open your letter with a long sentence or a long paragraph. One house issues this rule to all dictators: Begin short and end long. Another issues this: Begin short and end short, but make the middle solid-set. These diagrams illustrate the two policies:



Many firms, having to do with situations that call for very much the same sort of correspondence, construct what are known as *form paragraphs*, in order to save time, effort, and expense. These form paragraphs are kept in a correspondence manual that is carefully indexed to meet certain regular demands. Each is

numbered or lettered, and each has the proper blank space or spaces left in it for linking it up with an individual situation. The dictator, instead of dictating an entire letter, is thus enabled to refer the stenographer to a key, and dictates only the material for the blank spaces.

Let us suppose that a firm, accustomed to acknowledging many orders everyday, has been confronted with a regular shortage of stock for the past six months, owing to labor conditions. To meet this situation, it devises an acknowledgment form somewhat as follows:

1da Thank you for your order of.....
with check for.....enclosed.

We are extremely sorry to inform you that our
supply of.....has been held up
2da for a few days. Be assured, however, that we
shall be able to forward the goods to you by
.....at the latest.

Should this slight but unavoidable delay on our part
cause you any inconvenience, please make use of
3da the enclosed envelope, and we shall take your order
up with our.....office with a
view to doubling pressure in your particular case.

The figures refer to the paragraphs; the letters, to the special *Delay Acknowledgment* form. In replying to the order, the dictator

would proceed somewhat as follows: "1da May 10 $235. 2da Brogues May 13. 3da Fargo."

There is probably no more damning word applied to business correspondence than the word *routine*. It connotes almost all that has been bad in business letter writing up to date, and all that the present renaissance in business letter writing is consigning to the scrap heap. Far too many business letter writers are still beset with the form letter psychology. But the live correspondence supervisor knows that, far from being the dryasdust and mechanical things they have been for so long, form letters can be made live and refreshing communications. They offer a challenge and a stimulation to him who is endowed with the instincts of business. A form-letter committee in a firm that conducts a large number of similar mail transactions can keep the forms constantly renewed and refreshed and overhauled, and thus deliver them from the form atmosphere. It has been the custom of too many firms to treat the form manual as if it were an unchangeable family album, pure but petrified, hallowed but hirsute. A manual is something "used by the hand." The form manual should be kept constantly in hand and used constantly by it, by way of erasure and revision.

The proper transition from one clause or sentence to another within a paragraph, as well as from one paragraph to another within a composition, should be clearly and coherently made. Carefully adjusted transitions and connections not only economize time and exertion and attention for the reader, but they likewise elucidate content by means of subordination and coordination. Such transitional words and phrases as the following, accurately used, will do much to elucidate a business message; used inaccurately, may make it quite unintelligible:

ADDITION: *and, also, besides, furthermore, likewise, moreover.*
CAUSE: *as, because, for, inasmuch, since.*
COMPARISON: *as, than.*
CONCESSION: *altho, in spite of, nevertheless, notwithstanding, tho.*
CONDITION: *but that, if, provided.*
CONTRAST: *but, however, nevertheless, notwithstanding, still, yet.*
CORRELATION: *and-therefore, both-and, either-or, neither-nor, not only-but also.*
MANNER: *as, how.*
PLACE: *there, thither, where, whence, whither.*
REASON: *so that, in order that.*
RESULT: *consequently, hence, so, so that, so as, such that, that, therefore, thus.*
TIME: *after, as, before, meanwhile, just as, now, since, then, till, when, while.*

Every word you use should be in " close-up " focus, if you would get the most out of it and convey the most thru it. As thought settles and clarifies itself in the mind, as ideas make place and sequence for themselves on the verge of expression, words grow to suit, given the proper encouragement. The proper encouragement means *word conscience.* Be conscientious about your use of and relation to words. Regard the dictionary as a member of your family, but treat it like a friend ! Take pride in correct spelling and definition and pronunciation. These are three mortgages upon diction that must be lifted before you have rights to use and ownership. Above all, cultivate the joy to be found in " running words down." By this we mean tracing words backward to their origins and first meanings, and forward into their different shades and variations. Practically every word in the English language is the title of a little story all its own, and oftentimes a wonder story, too. It is interesting to know that *don* is an abbreviation of *do* (put) *on,* and that *doff* is an abbreviation of *do* (take) *off* ; that *hurly-burly* harks back for centuries to the time when two families, Hurleigh and Burleigh respectively, set a whole section of England astir with their feuds ; that our word *hurricane* is probably the Indian word *hurrica,* meaning *devil ;* and that *Hooke* and *Crooke* were once two rival London magistrates, one always reversing the decision of the other and taking delight in doing so. Such interesting facts should appetize one for research among words, and by such research he will be unconsciously aided in their mastery. There are more than thirty specific equivalents for the generic word *building.* How many can you name offhand ? Can you on the spur of the moment differentiate among *aroma, fragrance, odor, scent,* or among *acid, bitter, pungent, sour, tart ?* When you hear that a man *shuffled* into the office, does that italicized word give you a picture of the man ? When you are told that the fellows are *swinging* down the avenue, does that italicized word give you any inkling as to the spirits of those fellows ? Are you satisfied with the simple word *say* when it suits your thought, or must you " wax pedantic " and use *state* (to detail), *claim* (to offset doubt), *assert* (to speak strongly), *maintain* (to refute), *declare* (to reveal frankly), or *venture* (to speak with uncertainty) ? Are you satisfied with the simple word *ask,* when it suits your thought, or must you wax pedantic and use *beg* (intreat), *beseech* (implore), *demand* (claim),

pray (ask formally and devoutly), *request* (desire), *solicit* (plead), or *crave* (long for) ?

Make it a rule always to use the simplest word that you can find to express your thought exactly. Never use vulgarisms or barbarisms or slang. Avoid the use of foreign words and phrases in general business composition, unless you accompany them with translation or interpretation. The same caution applies to language that is highly technical. Good conversational words are best for general business expression, but your choice of words must be adjusted to different classes of people. Language that is too colloquial is to be avoided in addressing business letters to women or to members of the professional classes. This means that you must know many kinds and classes of words. If *repay* is in your vocabulary, *reimburse* must be also. And in the same way, *get* must imply *obtain ; gain, acquire ; outlay, expenditure ; buy, purchase ; work, employment,* and so forth. The glossary at the end of this book, limited as it must be, will nevertheless afford excellent drilling ground for the beginner of work in words. It should be checked up with your daily adventures in the language of business.

Study synonyms. But do not be misled in your study of them into believing that two or more words mean exactly the same thing. The dictionaries used to define *synonym* as "one of two or more words having the same meaning." Now they define the word as follows : "One of two or more words having the same *or nearly the same* meaning." Later you may expect them to define it somewhat as follows : "One of two or more words that are nearly the same in one or more of their meanings." No two words are exactly alike in meaning. There are many words that are similar in some of their meanings. It is dangerous for you to believe that two or more words are so nearly alike in meaning that they may be used indifferently one for the other. The truth is that practically every word in our language has a meaning (frequently more than one) peculiar to itself. Study synonyms, therefore, for the purpose of establishing the definite meaning and character of a word that is "accused" of being the same as another. You will find that the vast majority of words have no duplicates or substitutes.

While the chief purpose of punctuation is to clarify, you should aim to depend upon it as little as possible even for this purpose.

Do not lean upon punctuation for help. Proportionately as your sentence constructions are accurate, brief, and clear-cut, will punctuation be minimized. When you find that you have written a sentence requiring the use of more than two commas or more than one semicolon, you will do well to try to re-phrase it, with a view to reducing punctuation. The semicolon should rarely be used in business letters. The comma, under rules 2, 4, 5, 6, and 7 below, should be sparingly used in business letters that are constructed in accordance with the instruction given in this section and the previous ones.

The Comma (,)

1. The comma is used to indicate omissions.

2. The comma is used to set off relative clauses that are not restrictive.

3. The comma is used to separate words, phrases, and clauses that would otherwise run together and convey vague or absurd meanings.

4. The comma is used to set off words and phrases that merely introduce or that refer to the meaning of a whole sentence that follows.

5. The comma is usually used to separate the clauses of a complex or a compound sentence, or to separate dependent from independent clauses, when such clauses are extremely long or when they stand in sharp contrast or opposition in meaning.

6. The comma is usually used to set off a long phrase or clause or independent construction that precedes the main or principal construction in a sentence, especially when this preceding part modifies the whole subsequent statement rather than a single word.

7. The comma is used to set off thrown-in words, phrases, and clauses. This means that appositive or explanatory matter, matter that elaborates, or matter that is independent by direct address should, as a rule, be separated from other parts of a sentence by the comma, in order that relationships may be made clear.

8. The comma is used to clarify the reading of numerical terms of more than four digits. It is used to clarify two or more numbers of different signification when they are written successively. It is used to clarify two or more place or personal names of different signification when they are written successively.

The ten rules for the use of the comma are applied in the following letter. Reference is made by marginal numbers:

7 6 " Father, when I let go of my balloon, why does it go up in the air ? "

9 " Why," you answer glibly, " it rises because it is lighter than air."

" But *why* is it lighter than air ? "

5 " I don't know, but ask your mother."

2 Does your boy ask such questions ? My youngster,
10 who is as inquisitive, insatiable, and impish as boys of
2 seven are likely to be, asked exactly twenty-four
4 questions in five minutes. At that rate, he must
8 have asked in the month following July 4, 1929,
8 127,395,913 questions that required answers. I am ashamed to say that I succeeded in evading a few.

7 8 James Bruce, of Gainesville, Kentucky, one of the
7 directors of the First National Bank, thinks that his small daughter holds the national record. But in the face of her battery of questions he is always
10 protected. Day or night, summer or winter, he has the right answer ready. He bought

THE LIBRARY OF WISDOM

4 3 Ever since, he has maintained his self respect when
7 questions were hurled at him. For this book, altho
7 it is humanly fallible, generally saves him from having to confess to an embarrassing ignorance.

Let the book help you as it helps Friend Bruce. In
1 it you will find comfort ; your small son, satisfaction for his " insatiable curiosity." The price will be a small matter compared with the peace of mind that the book will give you.

9. The comma is used to set off direct quotations. If a continuous quotation is broken by the insertion of such expressions as *he said* or *I replied*, these expressions are usually both preceded and followed by the comma. In some cases, however, the meaning of the quoted matter may require the use of the semicolon in one or both of these positions.

10. The comma is used to mark off a series of words, phrases, or clauses when they are similar in construction and are not connected by conjunctions. When the conjunction is used between the last two in a series, a comma is preferably used before the conjunction. When words, phrases, or clauses in a series occur in pairs, and especially in contrasted pairs, the comma is used to separate one pair from another, provided there is no conjunction between them. The abbreviation *etc.* should always be preceded by the comma.

The Semicolon (;)

1. The semicolon is generally used to precede such words and phrases as *namely, thus, that is,* when they introduce examples or illustrations. When, however, these terms occur in short sentences, and when the illustration so indicated is likewise brief, the comma may be used both before and after them.

2. The semicolon is used to separate the clauses in a compound or a complex sentence, provided they are not closely or immediately related, and provided they are not connected by conjunctions.

3. The semicolon is used to separate phrases and clauses that in themselves require the use of the comma. So used, the semicolon helps to obviate what is sometimes called the "comma sentence," the sentence in which commas are used excessively.

4. The semicolon is used to separate the members of a series of phrases or clauses that are not closely connected in thought, and that all depend upon some word, phrase, or clause more or less remotely placed.

5. The semicolon is used to separate words, phrases, and clauses that would otherwise run together and convey vague and absurd meanings.

Parentheses ( )

(1) Parentheses are used to enclose figures or letters that mark off divisions in a piece of writing, and to enclose dates, letters,

numbers, signs, and the like, in order to mark them off clearly from other matter to which they are not constructively related.

(2) Parentheses are used to enclose explanatory expressions that have little or no grammatical connection with the rest of the sentence in which they occur.

Brackets [ ]

[A] Brackets are used to enclose matter that is more remotely connected with a sentence than that enclosed in parentheses. They are frequently used to mark off clearly the additions or corrections made in a piece of writing by some one other than the writer himself.

Quotation Marks " " ' '

(*a*) Double quotation marks are used to mark off clearly the direct words of another.

(*b*) Single quotation marks are used to mark off a quotation within a quotation.

(*c*) Quotation marks are sometimes used to indicate titles or to call special attention to words or word groups. When a series of paragraphs is quoted in succession, quotation marks should be used at the beginning of each paragraph, but at the end of the last one only.

When the direct words of another are printed in a different type face from the matter in which they occur, quotation marks are not necessary, and the quoted matter need not be preceded by either the colon or the comma.

It is better not to use quotation marks for purposes of emphasis. A single line drawn under the emphatic word or words is a better device for emphasis. This indicates italicization. If any liberties are taken with matter quoted from one letter in another, they should be fully explained. If such quotation begins from some point after the beginning, or ends at some point before the ending, the curtailment should be indicated by dots enclosed within the quotations:

". . . . . placed in the refrigerator car on date indicated . . . . ."

The first word of a quotation is capitalized only if it is the beginning of the quotation or if it is a proper noun or adjective.

When *etc.* is used instead of dots at the end of a quotation, it should *not* be enclosed within the quotation marks.

These rules for the semicolon, parentheses, brackets, and quotation marks are illustrated in the following letter. Reference is made by marginal number and letter :

This will confirm my telegram of May 7.

Those blankets will surely reach you in time for your
1 sale on Saturday ; that is, by May 14.

(1) When your letter came (May 6), I sent for Mr. Allen,
who has charge of sales in your district (a most reliable
(2) man is Allen) and asked him what the trouble was.

(*a*) " As soon as we received the order, we began to
2(*a*) prepare the shipment," he said ; " but we found that
(*b*) (*c*) our stock of ' No. 757 Cotton Blankets ' was shopworn.
[A] We sent an emergency order to the makers [we have an
agreement with them] and asked them to ship directly
to the customer. They know the meaning of the
(*b*) (*c*) word ' rush '."

The manufacturers, you know, are much nearer to
3 your city than we are ; they pride themselves, as
3 you also know, on promptly filling emergency orders ;
and they will, we are sure, get your blankets to you
in time for the sale.

I am sorry that this delay has occurred. We are
moving from two small warehouses into one large,
4 up-to-date building. When we are settled ; when we
4 have enlarged our staff, as we are planning to do ; and
when our contract with another South American
importer is completed, we shall be in a position to
offer you service that will satisfy you. Under our
present unsettled conditions errors have been unavoid-
able at times. Thank you for being so patient with us.

I like your suggestion in regard to the bonus
5 system ; I shall advocate its introduction when we
are settled. Thank you for mentioning it.

To summarize: Sentences that are loosely constructed, words that are inaccurately used, paragraphs that are not well-thought-out, punctuation that is slipshod—these are the direct violators of clearness, and the consequent cause of extended and unnecessary correspondence. A "letter to go" and a "letter to come" should in the majority of cases be sufficient to dispose of one issue of correspondence. But unfortunately the letter that goes in the first place is frequently so shadowed in obscurity, that a multiple come-and-go sequence is entailed. It is, of course, incumbent upon you to be clear in your business letters, and this for many reasons, but for none more than for the saving in time and money you may enable Uncle Sam to make in running his postal machinery. No statistician has yet figured the waste in national funds caused by demented diction, senile sentences, and paralytic paragraphs that annually clog our mails in business letters. There is no doubt that if it were calculable in cold dollars and cents, it could not be written short of seven figures.

Up to a few years ago it was not at all uncommon for a business office to evade an inquiry in order, as was thought, to stimulate further and more salable inquiry. This was not only evasive and wasteful and annoying; it frequently proved so disgusting to busy people that they justifiably transferred their business elsewhere. The custom has passed, fortunately, or is passing. The following letters, however, are disguised examples of correspondence not yet a year old:

A lucid inquiry.

> Will you please send me a brief description of your endowment life insurance policies?
>
> I shall be pleased if you will let me have a dummy policy, built to my own case, that you consider one of your best risks.
>
> I am twenty seven, unmarried, sound and all right.

And—a reply that does not elucidate.

> In reply to your courtesy of February 9, permit us to say that our representative will call to see you in a very few days to go over the matter of which you wrote us.
>
> In the meantime, will you please read the enclosed circular? It sets forth some unique insurance features, such as you can get in no other company.

Another example of definite inquiry, with stamp enclosed.

> Will you please let me know the price of the wicker porch set that was displayed in your window last week?

And the cheap brand of sales evasiveness that came in reply (?) to it.

> We welcome your interest in the wicker porch set displayed by us last week.
>
> In reply to your inquiry we would say that we have a very complete line of summer house furnishings of every kind.
>
> We shall be glad to extend to you the privilege of a thoro examination of our stock, whenever it may please your convenience to look in upon us.
>
> Thanking you for your interest, we are

The following letter, on the other hand, illustrates transparency in expression, as the result of definite paragraphing, clear-cut sentences, and ringing diction. The letter could not fail to be understood. It answers the inquiry so explicitly that this particular bit of correspondence is concluded, and the original inquiry can be deduced from this crystal-clear reply:

A busy man takes time to write a perfectly paragraphed letter to young men.

The Subject	You ask me to send you a word for your Young Men's Club meeting. Thank you for the implied compliment. I do not know what word of mine can be of much value to you, but I send you the following with hopes:
Nay	Don't boast about yourself. Don't be constantly shouting to the world that you're important. Don't think for one moment that people are even going to believe you're here, until you say or do something that's worth making them believe that you're in their midst.
Yea	Still, don't think little of yourself. Be polite and obliging to others, without being apologetic or fawning. Never interpret courtesy on the part of others toward you as weakness or "easiness." Be proud of the man who bears your name, carries your body around with him, thinks your thoughts, and does your acts. Make up your mind that it's in you to say and to do something that will make people sit straight and observe.
Think it over	The hen cackles and stirs up a great fuss, but we think her merely funny. The rooster crows with confidence and personality, and he gets his statue erected on the very top of the barn.

The following letter was written by Mr. Wilmot Lippincott and is reproduced here by his permission. At the time that this letter was bringing in its record-breaking returns, the editor of *Postage* had this to say about it, among other laudatory comment:

It is a magnificent example of what a good sales letter ought to be. It says all there is to say, and then stops. There is no Smart Alec opening; no attempt to be funny; no baffling diction. It is just a human letter written by a firstclass business man to other business men. It rings true from the very opening word to the very closing word. . . . Could anything be simpler and more straightforward than the opening sentence? And each of the last nine paragraphs opens with a selling argument.

Direct and definite introduction

It is our understanding that you operate a number of printing presses. Under these circumstances, you will be interested in the one revolutionizing movement in printing press rollers during the past fifty years; that is, Goodrich "One Set" Automatic Suction Rollers.

Testimony

The largest and most progressive newspapers all over the United States are adopting them, and they admit that, in order to keep their presses operating up to maximum efficiency and to keep operating costs at a minimum, they must equip with "One-Set" Rollers.

Experience

These Rolls last longer than any other Composition Rolls you have ever used. The first ones that we put into service have already been operating more than three times as long as the ones that they replaced. And we have no idea how much longer they will continue to give satisfactory service, as they are, to all appearances, in just as good condition as they were the day they were put into the presses.

[*Contd. on p.* 107

Contd. from p. 106]

Adjustment

One-Set Rollers require no adjusting. After they have been in service three or four days they take a permanent set, and their dimensions do not change.

Melting

One-Set Rollers cannot melt out in the middle of a run. You very well know the inconvenience and loss of such an accident, especially if the roll melts out in the top deck.

Washing

One-Set Rollers require no washing. This not only saves the time of your men, but it eliminates the necessity of soiled rags and kerosene about your pressroom. Incidentally, it also cuts down your fire risk.

One set only

One-Set Rollers eliminate the necessity for installing two sets, one for summer and one for winter, because temperature has no effect upon them.

Cleanliness

They give you a clean press at all times, and a clean-looking sheet.

Economy

Not only because of their long life, but also because of the saving of your men's time, they re-act to effect a very considerable economy in money. You cannot make any mistake in installing Goodrich "One-Set" Automatic Suction Rolls.

Guarantee

They give you better ink distribution than Composition Rolls and in addition they are absolutely guaranteed satisfactorily to earn their cost in service.

Terse and confident conclusion

The sooner you install them, the sooner you will begin to take advantage of the saving that they will effect for you.

The following illustration of elucidated and elucidating business expression has been made anonymous on the request of the company that permitted it to be used. It is a somewhat lengthy bit of inter-house correspondence, but it is an excellent example of many of the principles laid down in this section:

The San Francisco office of a big concern refutes the Boston office as to method in a local, direct-mail campaign. Note the paragraphing. Note also how the type display and the quotations elucidate the Boston letter.

Key or topic paragraph	You may disagree with our methods, but, if you will pardon us, we think you ought to be happy about the results we have achieved for the company.
Amplifying Paragraph	Mind you, in the brief period of six months we have sold $800,000. worth of a stock that was comparatively unknown. Also, we have established that stock reputably and permanently in the market. What's more, we have made ourselves almost automatically the regular supply source for dealers who for years have been handling only the old established lines. Now, of course, we're very proud of this record, and we think we have a right to be. Don't you agree with us?
Transitional Paragraph	You criticize our direct-mail methods. Let's examine them a little, by way of replying to your adverse comment:
Amplifying Paragraph	We admit that our letters were unusual in tone and appearance. But they were *not* "too aggressive and radical." Proof? The high percentage of returns, and the hundreds of complimentary things that have been said about those very letters. (Yours is the only unfavorable view we have had.) We did not care to send out anything like the old conservative materials that have come directly to our own waste-baskets for so many years. It was our aim to be different with discretion. Right!

[*Contd. on p.* 109

Contd. from p. 108]

Amplifying Paragraph

We also admit that we never insulted a single prospect by putting a one-cent stamp on an envelope. We believe in neither penny procedure nor penny propaganda. We have ourselves suffered from this penny publicity until we could wish that the penny were a unit of calculation only, and not an honest-to-goodness medium of circulation.

Amplifying Paragraph

And we admit all the rest of it: The high-toned stationery, the two-color inserts, the "wasteful" margining, the rapid-fire follow-up system, etc. All of these *were* expensive. Yes, indeed. They were so expensive that we were tempted to chloroform the Boss when we asked him for the appropriation. But we didn't, because our plan was to make life more worth while for him than it had ever been before. AND WE DID JUST THAT!

Summary Paragraph

Judge us by results, please, and by results only, if you like. And remember that the proof of the pudding is not alone in the eating; it is likewise and quite as much in the mettle of the appetite when the culinary specialty becomes regular diet. Our customers are not only "coming again." They are telling their uncles and their sisters and their aunts! This is not to say that the means should not be considered as well as the ends, in any situation. But we are naturally unwilling to have the means condemned just because they were somewhat out of the ordinary. And we also object to their being judged—or misjudged—except in connection with the ends achieved.

Concluding Paragraph

A genial "Get-away"

We're really indebted to you for your honest and comprehensive criticism of our campaign. It has certainly been a stimulation to all of us, and it has set us thinking harder than ever. But it hasn't convinced us—yet. And some of us are prophesying that you will come around to our point of view before very long. At any rate, here's a big, hearty THANK YOU!

Energize

Eliminate, economize, elucidate, in order to energize. If you elucidate for the purpose of bringing out the picture in the *clearest* lights, then you energize in order to bring it out in the *strongest* lights. Economy begets point; coherence, progress; emphasis, proportion. Unity means *getting set;* coherence, *go;* emphasis, *coming in at the finish.* The three in proper relation are necessary to the telling concentration of business expression.

Courtesy is atmosphere rather than form; radiate it. Character is quality rather than function; communicate it. Both are basic to strength and force and power that would influence without becoming obvious, and achieve without becoming aggressive. Courtesy that conveys weakness or mere compliance with convention soon betrays itself. Character that implies no dynamic reserve soon finds itself ignored. But the imprint of genuine courtesy and character upon a business letter or other composition energizes and concentrates. These are the keys to irresistible and indelible impression.

How to express them? There is much in inheritance; there is much in training; there is much in experience. And there is a good deal, too, in closing yourself in occasionally just for the sake of pondering the human species and his traits. It is easy enough to tell you to be individual, to be distinguished, to evince personality, to build power. But *how* you shall really *become*—this must be decided by yourself for yourself with such guidance as you may find helpful, and by serious thinking.

At least you may be sure that there are some things that practically all people like. They like you to be likable and to make your letters likable. They like truth and frankness, sincerity and honesty. They like earnestness if it is accompanied with a sense of humor. They like modesty and sympathy and simplicity, provided they are made to understand that these qualities are not to be taken advantage of. They like fairness and justice, but they insist that neither manifest ulterior motive. They like, too, that element in the human make-up that we are pleased to call strong individuality, but they are aware that it is a by-product—the climax of culture—and that it usually exists in fullest measure where least obtrusive.

And you may be sure that there are some things that practically

all people dislike. They dislike bluff, and can usually unmask it. They dislike condescension with its feigned humility, and superiority with its holier-than-thou preachment. They do not like to be antagonized with anger or sarcasm or brusqueness or smartness or cleverness. They really dislike the sensational or the emotional, tho they may often seem to like one or the other for a time. They dislike novel or advanced ideas, opinions for which they are not yet ready, and points of view which they cannot grasp. On the other hand, they dislike the trite and the negative and the commonplace. You may not talk down to them. Neither may you talk above them. They refuse to "be the first by whom the new is tried, or yet the last to lay the old aside." They dislike to be anything but average. And as a writer and speaker of business English, you will all the time find yourself in the paradoxical position of trying to teach this dictum:

> Be not afraid to be the first, if good,
> Yet be the last if conscience says you should.

However briefly these likes and dislikes of the average prospect may here be summarized, they are yet sufficiently elaborated to serve in some degree as guidance for energy and impressiveness in business letter writing. Get your prospect into your heart and understanding as soon as possible, in order that you may get him into your letter as soon as possible. Humanize details of technique in relation to him, and you will find personal as well as psychological reasons for avoiding such language as is illustrated below, in your business expression.

This, for instance, is too pretentious to impress any one: *Your communication regarding the situation will be given immediate consideration.*

This is too hackneyed to be impressive: *In reply to your letter beg to be permitted to say.*

No one could possibly like such slang as this: *Received dope today and will shoot it right along for bang-up decision.*

This is too negative and disagreeable in diction to be energetic: *Your undated letter of complaint offends us because it does us an unjustice. We were quite within our rights acting as we did, and, remember, you were the one in error.*

This is unemphatic because of monotonous and ineuphonious

diction: *He is acknowledged to be a very good judge, and we should judge that he will be a very good referee to adjudge your case.*

People are not impressed by language such as is illustrated in these five examples. Diction that is monotonous and negative and slangy and stilted and pretentious, lacks energy, and does not impress. Some one has said that the business writer should change his language at least as often as he changes his collar. Good, provided he changes his collar at least twice a day! The following excerpt from a letter written by the president of one of the largest chemical companies in the country, is valuable testimony in this connection:

> It is our desire in writing a letter to use simple, clear, and correct language, and to avoid pep and pyrotechnic in diction. Tho we are often tempted to be negative or trite or clever, we try to resist the temptation always, for the first is unjust, the second is deadening, and the third is very often offensive.

But people *are* impressed by language that is energized by means of concreteness and figure. Note how much more effective the second of the following paragraphs is than the first, just as the result of focusing the formal and general diction and making it concrete:

I

> All the qualities and characteristics of life demanded by those who set the pace and create the style of today, are embodied in this new model.

II

> Snap, vim, *go*, exclusiveness, individuality, liveness, *pep*, alertness—all those motifs of fine living demanded by milord of affairs and milady of fashion (as they set the pace and create the style) are embodied in the new Haynes Special Speedster.

Words that merely denote are rarely emphatic. A business letter that deals with generalization cannot leave a very strong impression. But connotative words are emphatic. They convey colorful suggestions and pictures. They spur the fancy and charge the imagination. *Boy* is more impressive than *youth; home* than *house;* and *mother* than *woman.* In the same way *Get-Rich-Quick Wallingford* is connotative for the merely denotative *successful Wallingford; twenty million a year* is suggestive for the merely denotative *huge income; cozy, homey little working den* is imaginative for the merely denotative *comfortable office.* It is only by thus

"boiling words down" that a writer or a speaker is able to use them to their utmost. General words are lazy; they never do more than they must. Concrete words are alert and staccato, and never tire in working in your behalf, if you but have the patience and industry to make them yours.

The man who first used *cold as ice, hard as a stone, clear as a bell,* made use of language that was impressive because it was pictorial. These comparisons have now become commonplace, and have therefore lost their effectiveness. But fresh, natural, appropriate figures of speech vivify language, and make it real and vigorous. This dictum of Longinus should be borne in mind, however, in consideration of figures: "A figure looks best when it escapes one's notice that it *is* a figure." Note the emphasis of the first sentence in each of the pairs below, in comparison with the second:

1. This pencil is like Velvet. (*Simile.*)
2. This pencil is soft and smooth.

1. Use my Velvet Pencil. (*Metaphor.*)
2. Use my soft, smooth pencil.

1. This pencil just soothes you as you write with it. (*Personification.*)
2. This pencil is easy and comfortable to write with.

1. The world writes with the Velvet Pencil. (*Synecdoche and Metaphor.*)
2. A great many people use the Velvet Pencil.

1. This composition was written with a Velvet. (*Metonymy.*)
2. This composition was written with a pencil called Velvet.

1. Give me a Velvet, or give me death. (*Paraphrase, Antithesis, and Metonymy.*)
2. I'll use a Velvet Pencil, or none at all.

1. Velvet, you're my guide and comfort. (*Apostrophe.*)
2. The Velvet Pencil is a guide and a comfort to me.

1. Velvet vivifies the vellum. (*Alliteration.*)
2. Velvet enables me to make my composition live and vigorous.

1. He advertises Velvet Pencils with all his might and main. (*Hendiadys.*)
2. He advertises Velvet Pencils vigorously.

1. This Velvet Pencil is one of no mean quality. (*Litotes.*)
2. This Velvet Pencil is one of good quality.

Simile, metaphor, and personification are the figures that are most commonly and most popularly used by business writers. But all the figures here briefly illustrated may be found in abundance in present-day business letters, and especially in sales letters. Figurative language of practically every kind is being increasingly used for the purpose of enforcing the business message. And it is being used so succinctly and so adroitly in the cause of emphasis

or clarification (or both), that young literary aspirants may sometimes go further for their examples and fare worse.

Caution must be exercised, however, in the selection of comparisons or associations for figurative expression.

Do not combine imaginative language with the unimaginative in an effort to be figurative in your expression: *He went thru fire and all his wife's money to accomplish his end.*

Do not mix comparisons in order to make your expression pictorial: *He steered the rudder of business and blazed the trail for others to follow.*

Do not use comparisons that shock, or that call for unusual combinations not easily imagined: *This toothpaste will make your mouth as clean as a vacuum.*

Do not use comparisons that lessen rather than heighten the effect intended: *The shelves are as full of merchandise as an apple is of meat.*

These, and other similar comparisons, it is needless to say, weaken expression and very often also render it absurd. Keep your diction precise and virile and concrete, if you would make it emphatic; and keep the figurative expressions you employ fresh and natural and appropriate, if you would make them clarify and re-enforce your message.

In addition to virility of diction, flexibility of construction should be aimed at in the effort to secure directness and permanence of impression. If the attitude of the business letter writer be adaptation of subject matter to the reader and his point of view, then the form of expression in the business letter needs be facile and flexible. This is a decree that defies and discourages imitation, and puts a limit upon the results of pure study, but it also puts a premium upon initiative and individuality in the pursuit after the elusive word and phrase and tone. However, the rules, again, must be noted.

The periodic sentence makes for energy. By the periodic sentence is meant the sentence in which the full and complete meaning is held in reserve until the end, or nearly the end, is reached. Periodicity in sentences, or in longer units of construction, means therefore the climactic arrangement of idea and thought. This, in turn, implies suspense; and this, again, emphasis and power. The opposite of periodic construction is called *loose.* A loose

sentence is one in which a meaning—some meaning—may be gathered at one or more points before the end is reached. Like the periodic construction, loose construction may be applied to any unit of expression longer than the sentence, that is, to the paragraph, the letter, or to a longer composition. Loose constructions are rarely emphatic. Used continuously they give the impression of scattered annotations or jottings, and imply a lack of plan and consecutiveness.

This is a periodic sentence:

Having closed our offices before your telegram arrived, we were unable until the following morning to take the desired measures.

Here is the same sentence written in loose construction:

We had closed our offices when your telegram arrived | and we could not take the desired measures | until the following morning.

This latter sentence may be brought to a close at either of the two places indicated by the vertical lines, and the construction will be complete.

The balanced sentence, too, makes for energy. By the balanced sentence is meant a matching of construction between or among parts. One word balances another word; one phrase, another phrase; one clause, another clause. In the same way, the sentences in a paragraph and the paragraphs in a composition may balance one another. When the balancing of parts is carried out to considerable length, the construction is called *parallelism*. If the meaning of one member of a balanced construction stands in direct contrast or opposition to that of another member, the form of expression is called *antithesis*.

Balance, parallelism, and antithesis have been much overused in business expression generally. Each one is valuable on occasion for clinching and impressing a point. But used excessively, they weaken rather than enforce a theme, and give the impression that a writer has stressed form overmuch. It is in connection with constructions such as these that alliteration has come in for more than its share of abuse.

This is a balanced sentence:

Train up a clerk in the way he should go, and when he is expert he'll leave you!

This is antithesis:

Capital represents financial character; credit, financial reputation.

This is parallelism:

Capitalization is based upon what you have. Credit is based upon what people think you have. Capitalization is financial power in reserve. Credit is financial power in action. Capitalization establishes faith. Credit applies faith. Capitalization is foundation. Credit is structure. Capitalization is to a financial institution what character is to you. Credit is to a financial institution what reputation is to you.

All of these sentence constructions should be varied in use. Their chief purpose is to add to expression a tone of freshness and variety and impressiveness. Any one of them used to excess makes writing and speaking monotonous and artificial.

The interrogative sentence, the imperative sentence, the exclamatory sentence are likewise all emphatic forms of expression. People pay attention willy-nilly to questions and commands and exclamations. Sudden turns in expression, and short, sharp, declarative sentences, especially at the opening or the closing of a paragraph, signal the attention and give it poise. Certainty and positiveness of tone make for emphasis and vigor, but care must be exercised to keep the tone courteous and polite. The man who is politely dead-sure commands respectful attention. The courteously unmistakable letter also commands respectful attention, and gets results.

The first word or words, and the last word or words of a sentence occupy the most emphatic positions, and should therefore stand for something important in the message conveyed. The transitional words listed on page 95 should not be allowed to usurp these positions, but should be placed naturally somewhere between the beginning and the end. Such words as *there, it, the, therefore, however,* are as a rule weak words and should not be given emphatic positions. A preposition may quite properly be used at the end of a sentence, but it is better to use a stronger word in this position, except where the preposition forms a natural part of the verb, as: *laugh at, strive for, pass thru, refer to.* First position and last position are important also for emphasis in the longer units of composition, the paragraph and the whole letter. This is additional reason for opening and closing the letter with definite and immediate statements. Details of receipt at the one place and the participial

closing at the other, are weak. The latter construction is sometimes called the leaning construction, because it depends upon an independent unit for support and connection. Observance of such structural rules as these will do much toward helping the beginner in business composition to energize his expression.

Energy may further be secured by means of proportion, that is, by giving fuller treatment to one point than to another. The following illustrates:

Emphasis by Proportion.

Thank you for your estimate.

It is satisfactory to us in every detail but one, namely, the shipment of the stone.

If the Vermont stone referred to is to be shipped direct to us, it could be done more cheaply, we think, by truck haulage than by rail and canal.

Truck haulage would likewise save time for all of us. We do not know whether you have looked into this, but, if you haven't, we should like to know what you think of making the change. We are also interested, of course, in the adjustments that this would require in your estimate. It would work to your advantage quite as much, we imagine, as to our own.

We shall appreciate your courtesy in the matter very much indeed. The estimate is enclosed for your convenience.

Energy may be secured by means of repetition. There is good and bad repetition in business composition. We do not mean here the excessive use of alliteration until it stultifies. Nor do we mean

the featuring of *you* or of any other personal pronoun, until the pronominal tone becomes suspicious. Both of these devices have been greatly overused for the sake of emphasis. And we do not mean, of course, that repetition of diction and construction that results from sheer clumsiness and inadequacy and monotony in the handling of the tools of expression. We mean, rather, the kind of repetition that drives consciously upon one point for the evident purpose of impressing it. This gives a very emphatic and energetic quality to writing and speaking, if it is used skilfully and appropriately. It may be aided by balanced construction and epigrammatic terms of expression. Observe this:

Emphasis by Repetition.

We've written you patiently; we've written you persistently. We've written you in brief; we've written you at length. We've written you serially; we are now writing you finally.

We must have that little bill settled—somehow or other, we MUST have it settled. Pardon the imperative but we encore—M–U–S–T! You owe it. You have the money. We need it—and we want it for value received.

Sorry to appear insistent. Sorry you are so delinquent. We know "the Lord loveth a cheerful giver." Well, we gave you credit. We did not give you the goods.

This is the last call. Unless you make use, proper and immediate use, of the enclosed stamped envelope, you will hear from our attorneys, Messrs. Jay and Wilson, 125 State Street, Chicago.

Energy may be secured by means of suspended and climactic order. This means that the content of a business letter may be so built as to carry a reader along until the theme accumulates in a climax. It was briefly illustrated on page 118. It may be further illustrated in the following:

Emphasis by Arrangement.

To be exact, we mailed 767 letters to prospects, mostly farmers, offering our gasoline cistern equipment.

Within three weeks there were twenty-nine replies, eight inquiries (still promising), and five sales. All of these were new business, and the five sales were closed entirely by mail.

The cost of our direct mail campaign was exactly $61.27. The net profit from the five sales was $581.

From all of which we submit: Anything's that salable is salable by mail, with good profit to the seller and perfect satisfaction to the buyer.

It is again necessary to caution that none of these structural devices for emphasis should be used to excess. If they are so used, the ends sought will, of course, be defeated. This caution applies also to the use of the mechanical devices for emphasis, such

as underlining, capitalization, color, type variation, indention, tabulation, marginal headings, unusual paragraphing. It is better to adopt only one or two devices for mechanical emphasis in a single piece of copy. Quotation marks should be used for the purpose for which they are intended, namely, for marking off direct discourse, and not for the purpose of emphasis. In printed matter, type variation may be used in place of quotation marks, to indicate titles and captions. Quotation marks, used too frequently on a page, cause confusion and eye struggle. Much direct quotation in business composition is now clearly set off by means of the preceding colon and the capitalization of the first letter of the quotation. Change of type face is also used to obviate quotation marks. Like the semicolon, they should be used sparingly in business expression.

Capitalization

Capitalization is much abused as a device for emphasis. The better usage requires here, as in the case of the quotation marks, that capitals be used only in compliance with the requirements of the established rules. The custom of capitalizing the names of the various official positions or departments of a concern, every time they are mentioned in a letter, leads to confusion and adds little if anything by way of force and tone. This is but one of the many present day abuses of capitalization in business writing.

Following are the general letter writing rules for capitalization :

1. Capitalize the first word of every sentence.
2. Capitalize the words *Whereas* and *Resolved* in the statement of resolutions.
3. Capitalize *north, south, east, west* when they are used in direct reference to specific sections of the country.
4. Capitalize common names, such as *street, avenue, square, place, county,* when used in connection with a proper noun.
5. Capitalize *I* and *O*. The capitalization of *oh* and *sir,* used within a sentence, varies. The tendency is to write both with small letters.
6. Capitalize proper names—the names of persons, places, particular things and events—the names of the days of the week and months of the year—the names of religious sects, civil and political and military organizations, holidays, treaties, ages, and the like.
7. Capitalize personal and official titles when accompanied by names of individuals. In this country usage varies in the capitalization of a title when used without the name of an individual, but the tendency is to capitalize the titles of high state and national officers when used without individual names.

There are many moot points in the general subject of capitalization regarding which an individual house may well establish its own rules and dogmatically insist upon them, at least until such time as we arrive at a standardized style. Usage varies widely today, for instance, in the capitalization of *jr.* and *sr.* after proper names. There now seems to be an increasing tendency to write these abbreviations with the small letter. Following are a few negative rulings on the capital, some of which may be debatable:

1. Do not capitalize *to boycott, to fletcherize, to pasteurize, to germanize, to anglicize, to americanize.* Used as nouns, the last three are still capitalized as a rule.
2. Do not capitalize the foreign prefixes *le, la, de, du, di, della* when they are preceded by a Christian name. Capitalize them when not preceded by a Christian name.
3. Do not capitalize *von* in German names, unless it begins a sentence. But *van* in Dutch names should be capitalized. (*Henry van Dyke* is an exception.)
4. Do not capitalize generic terms when added by way of description to specific terms, as: the river Elbe, the river Nile, the island of Madagascar. But always capitalize the generic term when it is a part of the geographical name, as: Rocky Mountains, Death Valley, Dead Sea.
5. Do not capitalize the official title of a person when the title follows the name, or when, followed by the name, it is preceded by the article *the*: *Woodrow Wilson; president of the United States. . . . He was the professor of Greek. . . . The apostle Paul wrote this.*
6. Do not capitalize the first word after a colon unless it introduces a complete passage or a sentence having independent meaning, or unless the colon is used in the sense of *namely, as follows*, etc.
7. Do not capitalize any but the noun parts of hyphenated titles, as: Twentieth-Century Progress, the Economy of High-Speed Trains, Fifty-first Street, Well-known Authors, World-Union of English-born Patriots.
8. Do not capitalize *p.m., a.m., c.o.d.*, or abbreviations generally, unless they stand for proper nouns and adjectives.
9. Do not capitalize the *ex* in ex-President, or the prefixes *un, pro, anti*, or the word *the* in titles of newspapers, magazines, and business houses, unless there is some special designation to be made by so doing.
10. Do not capitalize such words as *street, avenue, library, postoffice, courthouse*, etc., except in connection with a proper name, and do not capitalize the names of the seasons, *spring, summer, autumn, winter*, unless they are used figuratively.

The question mark, the exclamation mark, and the dash, properly used, save time for a reader and clarify expression for a writer. They may also be used to secure emphasis. Caution should be exercised, however, in the use of these marks for pyrotechnic display. They may weaken or make freakish if used to excess. Their principal uses for all purposes are given on the pages following:

The Question Mark (?)

1. The question mark is used after a direct question. The imperative form of question, as,

Please let us have that statement

is not, as a rule, followed by the question mark. The question mark is, however, frequently used as an indication of courtesy after both imperative and declarative sentences that call for a response :

Please let us have that statement ?
You will accompany us, I trust ?

2. The question mark is sometimes used to indicate doubt, indecision, humor, or sarcasm. When so used, it is usually placed in parentheses :

I am told by Terry (nickname for *Therese ?*) that the play is an assured success.

3. When a series of short questions are asked, it is better to follow each with a question mark :

What is the reply from Forbes ? from Smith ? from Ferguson ? from Ramsey ?

But this form of question series is frequently written as follows :

What is the reply from Forbes, from Smith, from Ferguson, from Ramsey ?

The Exclamation Mark (!)

(1) The exclamation mark is used after interjections, and after other expressions that evince strong feeling. It is not a mark that is much used in business expression. But occasionally, especially in inter-house or inter-departmental communications, it is called into use to indicate an attitude, such as humor or surprise.

(2) The exclamation mark is sometimes used in parentheses within a sentence to express feeling, astonishment, or sarcasm :

Last year his income amounted to eighty thousand dollars (Fancy !), and still he wasn't satisfied.

The Dash (—)

A. The dash is used to indicate a sudden change or turn or interruption in thought.

B. The dash is sometimes used alone or with the comma or the colon to precede an example, an illustration, an enumeration, or a long quotation.

C. Dashes are sometimes used in pairs to set off explanatory matter, or to indicate the elaboration of an idea formerly expressed.

D. The dash is used in names, phrases, and numbers to indicate respectively the omission of letters, words, or figures:

H——ry
Rah, ———, ———!
19——

There is too great a tendency on the part of business writers to use the dash for the comma or the period. Caution should be exercised in this respect. The dash may arrest and therefore emphasize, but used loosely and incorrectly, it confuses and retards.

The rules for the question mark, the exclamation mark, and the dash are applied in the letter on the next page. References are made by marginal number and letter. Observe that this letter links up with the punctuation letter reproduced on page 102.

Mechanical emphasis bears directly upon the picturization of the letter. The letter picture can do much to clarify; it can likewise do much to energize. "Forms are the food of faith," said Cardinal Newman. Certainly a certain amount of form demands respect and establishes confidence. But compliance with form must not be permitted to become merely a veneer or an imitation or an automatic process or an indolent following of conventions. When form is allowed to mean any of these, it kills. On the other hand, a too radical departure from established form must be avoided, otherwise freakishness or ostentation or self-consciousness will result, and superficial attention only will be induced. To follow established form is to comply with fixed taste and standardized custom, and thus to give people what they expect. To depart from established form is to some degree to divide attention between the vehicle of expression and the content; it must be done with caution, if done at all, for it is attended with great danger. A middle ground is possible. Study to comply

with form in your own individual way, and you will be able to put off the worthless old and put on the worthy new without shocking tradition on the one side or evoking a revolution on the

D A	No doubt there is some good reason for the delay, but I could use those " No. 7—3 Cotton Blankets " soon—now, in fact.
(1)	Expecting to receive them as promptly as I usually receive my merchandise from you, I went ahead and advertised the sale for Monday of this week. Monday came. Customers came. Alas, no blankets !
A	The salespeople were—well—disturbed, to put it mildly. They wore me out asking where the goods were.
1 B (2)	Do you ask me, " Why were they disturbed " ? They work on the bonus system—on the PARTNERS-ALL system !
3	And by the way, let me recommend that system for use in *your* business. It's a good plan. Could anything put into work more personal interest ? more enthusiasm ? more efficiency ?
2 (2)	As for the blankets, I ordered them on December 15(?). (Our files are locked for the night, so I cannot give you the exact date.) That should have given us all ample time to prepare for this sale. If you can get them here before the last of the week, I shall appreciate your doing so. We have another (!) sale of blankets on Saturday.
1 C	Please wire, so that we may adjust our advertising ? Better use our downtown address—343 Water Street —for this.

other. You may tell your tailor to omit the buttons from your coat sleeve, but you had better wear a necktie for a little while longer.

The illustrative letters that follow bear their own comment, as

well as some additional comment by the author. The student should measure them by what has preceded in this chapter, especially by the scale on page 51, and, of course, by his own judgments and convictions as to business letter writing.

The angry person is usually wrong, or, at least, so a great many people think. Letter *A* below illustrates how wrong an angry person may sometimes be. It also illustrates an entirely wrong idea as to how energy may be secured to a letter of claim :

A.

Anger does as anger is.

> What's the matter with you people ? Can't you fill a small order, such as ours of June 1, and get the goods to us when we want them ?
>
> If you can't, say so, and we'll deal with people that deliver.
>
> We purchase, we pay, and we "come again," provided we get what we want, as we want it, when we want it, where we want it.
>
> If you're game for this policy, why, come play with us. If you're not, say the word, and we'll chuck you for "them as is."
>
> And, anyway, if it's not asking too much of you,
>
> FILL THAT ORDER OF June 1. . . . . Yes ? ? ?
>
> Then maybe we'll say "Thank you."

There is nothing more contagious than anger, tho the contagion may take various forms, sarcasm and irony among the rest. The reply to this letter, letter *B* below, shows one way—a wrong way—

of meeting the angry claimant. He will certainly not feel very much pleasanter on receiving such an adjustment as this, which violates the principles of emphasis principally because it is wrong in attitude:

B.

And anger is wrong as usual.

Tut! Tut!

Let not your angry passions rise.

Sorry isn't the word for our frame of mind. We're prone in the dust, crushed to earth, wrapped in sackcloth, and all the rest of it.

But just as soon as you get a minute, read with your very own eyes the enclosed copy of receipt from your house, showing that goods referred to in your COURTESY of June 1 were received by your incoming department on June 5.

So again—Tut! Tut!—And Fudge! Fudge!

Doesn't it beat all how we sometimes get our own wires crossed!

However . . . .

Very truly yours,

P. S. Now mebbe you'll say Thank You—and then again—mebbe you won't.

Time and temper and the mother tongue might have been spared in this caustic exchanges of civilities, and tone and energy secured to far greater advantage on both sides, had the letters read somewhat as follows:

C.

This is more energetic than A above.

The goods that I ordered of you on June 1 have not been received, and I am being caused some inconvenience as a result.

It seems to me that you must have had ample time to fill the order and get the shipment to me. Will you please look into it at once, and save me not only further annoyance, but possibly money also ? I shall be greatly obliged to you.

If you have forwarded the goods, and they have perhaps been delayed or damaged in transit, you will save the situation for me by an immediate substitute shipment, for which you may make any reasonable adjustment in my account.

D.

Either of these (D or E) is more energetic than B above.

Thank you for your letter of June 10. We are sorry that you have been caused annoyance and inconvenience in connection with your order of June 1.

We have gone over our records very carefully, and we find that your goods were sent on June 2 and received by your incoming department on June 5. We enclose copy of receipt from your Mr. Ferguson. So the whole trouble seems to be due to one of those unaccountable mistakes that insist upon happening from time to time to the best of us.

Again, let us say that we regret extremely that you have been disturbed in the matter. We hope that you have traced the goods by this time.

We also hope that our agreeable relations with you may be continued as pleasantly in the future as they have been in the past.

E.

We are very sorry indeed that you have been caused inconvenience regarding your order of June 1.

Thoro examination of the transaction has been made at this end. We find that your shipment left this office on June 2, and that a receipt from your incoming department was filed with us on June 5. This indicates that the goods have been received by some one at your place of business. The initials on the receipt are RLT.

May it be that the delivery has not been brought to your attention, or that the goods may have been misplaced or overlooked in the rush of work ?

Please wire at our expense if you have not located them yet. We shall then see that a substitute order is immediately forwarded, in compliance with your direction.

Again, let us say that we are extremely sorry. Please make any demands upon us to have this situation immediately set aright, and they shall be met.

A large department shop had been delinquent about making a refund to a customer. The customer had written three polite notes to the shop, but each brought only a brief printed form saying that the matter of refund was being adjusted and that the customer would hear more fully about it in a few days, or words to that effect. As there could be no possible question about the justice of making the refund, the customer followed his third form notice with a sharp letter of considerable length. The result was the following energetic display letter from the shop:

The movie flash and caption brought to bear.

YOU ARE RIGHT.

We should have returned this money long ago. It's our fault entirely, that you have been annoyed. But we're not going to bore you with excuses.

OUR CHECK IS ENCLOSED.

We hope you receive it in ample time to meet the exigencies referred to in your letter. It goes by special delivery.

WE GIVE YOU CREDIT.

Please accept a credit of five dollars against any purchase you care to make at our store at any time,

and

PLEASE PARDON US!

Negative tone is no more to be recommended in letter copy than in advertising copy. But there are times and places in both for its use. *Nay* is usually more emphatic than *yea*, tho it rarely connotes promise. On those rare occasions when it does, it makes for energy and decisiveness.

Negative but climactic, and therefore emphatic.

Jones was decidedly on the fence.

Brown did not believe it at all.

Smith was for it from the sky down and from the ground up, and had been trying to make them both get his point of view. Just as he was going in for final arguments—his *piece de resistance*—in came a messenger boy and saved him the trouble.

The wire was for Brown, and it read as follows :

> Car ditched. Complete wreck.
> Wife, children in hospital.
> Come immediately.

" Did the car carry —— chains ? " asked Jones.

" No," replied Brown, rather sulkily.

Smith was too much of a gentleman to say, " I told you so." Besides, he didn't have to. The telegram had completed his sales argument for him, with both Jones and Brown.

It would convert any one, to have a sixty-horse-power limousine smashed to the proverbial smithereens, especially when it carried all that was near and dear to the owner.

The three letters following show three different phases of energy in letter writing. The first is bad ; it illustrates misdirected energy. The second is better, tho it may still be too direct and assertive for the average prospect. The third has the advantage of being indirect and at the same time more emphatic than either of the other two.

A.

Yellow letter writing is twin sister to yellow journalism. The writer of the following letter tried doubtless to energize his letter, but he made it weak and offensive and egotistic instead.

YOU need this book, and you need it for several reasons.

I know what I am talking about when I say this, for I put the pages together with YOU in mind.

I'll go further and say more : You simply cannot get along without this book, and here's why :

1. I'm not a theorist but a practitioner. I've sold nearly everything under the sun that is salable. And I've always made use of the same identical methods that I have featured for YOU in this invaluable publication.

2. My book will absolutely save you hundreds—yes, thousands—of dollars a year in ridding your letters of unnecessary and incorrect statements, and in charging them with power and convincingness. YOU know what this means to any business—to YOUR business.

3. My book is to the point, at the point, and on the point, for your sales and advertising campaigns. It is no long-drawn-out affair that tells how something ought to be done. It is a short-cut statement telling exactly how I did a definite thing, and with YOU in mind.

Don't think I'm guessing. I'M NOT. I'm telling you the truth about one of the biggest opportunities that ever "bounced down a boulevard toward your business bungalow."

And I'm so enthusiastic about converting that bungalow into a skyscraper FOR YOU, that I'm sending the book right along. All you have to do is tuck a fiver into the enclosed stamped envelope by way of happy acknowledgment of this favor.

B.

This is a less personal and less aggressive letter than the above. To many, however, it would appear as too direct and cocksure and negative.

How many times have you almost sweat blood while breaking in a new correspondent ?

Wrong punctuation !

Incorrect spelling ! !

Grammatical mistakes ! ! !

Et cetera ! ! ! ! Et cetera ! ! ! !

Why not use a good office manual that will obviate these annoyances and make correctness easier than incorrectness ?

Why not standardize the knowledge and the writing habits of your stenographers and typists by means of a book that will inspire at the same time that it informs and corrects ?

THE ENGLISH OF COMMERCE is such a book. It will train and standardize and inspire. More than this, it will stamp your letter output with the tone and atmosphere of QUALITY.

The price of this book is two dollars postpaid. Let us send you a copy. If you decide to use it for office distribution, we shall be glad to allow a discount of twenty per cent on five or more copies.

C.

This indirect, more conservative form is more forceful than the two preceding letters.

Thank you very much for your courtesy in sending me a copy of THE ENGLISH OF COMMERCE. I was not altogether a stranger to the book. Professor Jessup of the College of Business keeps a copy on his desk, and some time ago he recommended it to my attention in complimentary terms.

I have examined this new publication very thoroly, and I am glad to give it a word of approval. It seems to me to be perfect in both content and arrangement. The author has skilfully combined variety with comprehensiveness, novelty of presentation with taste and restraint. The student is sure to find it invaluable as a book of information and guidance and inspiration. It is indexed down to the *n*th degree, so that, in all of the wealth of materials presented, no difficulty whatever is encountered in " coming at " the very point wanted at any given time.

You have produced a book that will make itself essential not only to the commercial school and business office, but to the general school, the general office, and the home, as well. I would not be without it. It provides excellent reading for me during spare moments. It is a never-failing and reliable reference book for me in time of need on a thousand-and-one " tickle " points in English. It is altogether a delight and a comfort, and I shall keep it at my elbow.

Thank you again.

A small percentage of people may like *A* on page 134, but a vastly larger percentage will be sure to like *B*. The sales letter writer should play not only to the largest audience whenever and however possible, but to every individual in the audience. And there is a vast range of adaptation required from the " top heaven " down to the proscenium boxes.

A.

Breeziness is not necessarily energy, as this letter amply illustrates.

I say—

Talk about the Sin Twix !

Have you heard about the Triple Ten ?

We're not referring to automobiles, or to gasoline engines, or to carpet sweepers, but to the new and inimitable

FIRE-OUSTER CYLINDER

Three of these to the average residence, and it is fire-protected for keeps !

Each large cylinder contains ten smaller ones ; hence our little pleasantry above,

TRIPLE TEN

Place the large cylinder at some open space on each floor. Then, when your conflagration commences its consuming and catastrophic cataclysm, press a button and

PRESTO ! ! ! ! !

Ten small cylinders are automatically released to fly into the air to extinguish the inflammable element that might otherwise extinguish you.

So, talk about the Sin Twix—

Say !

B.

The previous letter written in this style is less likely to offend.

You have come to consider the term TWIN SIX synonymous with speed and power. And so it is.

We are trying to establish the same connotation in the term TRIPLE TEN, but for a different purpose.

The new FIRE OUSTER CYLINDER that has recently made so large a place for itself among fire extinguishing devices, embodies the very latest achievements of inventive genius in the application of speed and power to the putting out of fire.

Three of these cylinders are sufficient protection for the average building, and are so recognized by the fire insurance companies. Every cylinder contains ten smaller cylinders each filled with the latest patented fire extinguishing chemicals. Immediately the fire alarm is given, you press a button, and these cylinders are automatically released to sprinkle their contents with all the speed and power *and efficacy* of the high-power automobile engine.

You may be interested in seeing for yourself just how this almost magical fire extinguishing device works. If so, please make use of the enclosed pass to our demonstration rooms, where daily from ten to four our operatives are showing just exactly what it will do and how it works.

You will notice that the pass gives you a choice of three dates. This, in order to regulate the large numbers who are taking advantage of the opportunity to see the TRIPLE TEN "perform." Should none of these dates be available for you, we shall be pleased to assign you others for next week or week after.

Who says that a poet is not a good business letter writer? The following written by Percy Bysshe Shelley to his publisher could not be clearer, stronger, and more direct.

(About) March 14, 1817.

Dear Sir,

I enclose you the Revise which may be put to press when corrected, and the sooner the better. I enclose you also a list of persons to whom I wish copies to be sent *from the Author*, as soon as possible. I trust you will be good enough to take the trouble off my hands.

Do not advertise sparingly: and get as many booksellers as you can to take copies on their own account. Sherwood, Neely & Co., Hone of Newgate Street, Ridgeway, and Stockdale are people likely to do so. Send 20 or 30 copies to Messrs. Hookham & Co., Bond Street, without explanation. I have arranged with them.

Send 20 copies to me addressed to Mr. Hunt, who will know what to do with them if I am out of town.

Your very obedient servant,

P. B. Shelley.

Here is another business letter by the poet Shelley. This time he is adjusting a loan, and politely requesting an advance.

Pisa,
February 20, 1822.

Gentlemen,

Since I last wrote you, a friend[1] of mine who had occasion to transmit £220 to Mr. Leigh Hunt has accommodated me with that sum on the arrangement that I should send him an order on you for the same amount, payable in March: the amount, that is to say, of the ensuing quarter. I have thus in part obtained what I desired, although I should still feel particularly obliged to you if you could put me in the way of rendering my *June* quarter available at present.

You will be so obliging as to pay Mr. Leigh Hunt on his order the amount of my quarter's income due in March.

Gentlemen, I have the honour to be

Your obliged servant,

Percy Bysshe Shelley.

[1] Lord Byron.

A more fitting close to this particular section, and to the three sections preceding it, than the Lincoln letter below could probably not be found. It is a model of force and firmness, as well as of unity and coherence. While it is not strictly a business letter, in the sense in which this book is treating of the business letter, it

nevertheless deals with a business subject and does so in both a business and a human way. It is a combination business and friendly letter. It will stand the test of the measurement scale on page 51.

January 2, 1851.

Dear Johnston :

Your request for eighty dollars I do not think it best to comply with now. At the various times when I have helped you a little you have said to me, " We can get along very well now " ; but in a very short time I find you in the same difficulty again. Now, this can only happen by some defect in your conduct. What that defect is, I think I know. You are not lazy, and still you are an idler. I doubt whether, since I saw you, you have done a good whole day's work in any one day. You do not very much dislike to work, and still you do not work much, merely because it does not seem to you that you could get much for it. This habit of uselessly wasting time is the whole difficulty ; it is vastly important to you, and still more so to your children, that you should break the habit. It is more important to them, because they have longer to live, and can keep out of an idle habit before they are in it, easier than they can get out after they are in.

You are now in need of some money ; and what I propose is, that you shall go to work, " tooth and nail," for somebody who will give you money for it. Let father and your boys take charge of your things at home, prepare for a crop, and make a crop, and you go to work for the best money wages, or in discharge of any debt you owe, that you can get ; and, to secure you a fair reward for your labor, I now promise you, that for every dollar you will, between this and the first of May, get for your own labor, either in money or as your own indebtedness, I will then give you one other dollar. By this, if you hire yourself at ten dollars a month, from me you will get ten more, making twenty dollars a month for your work. In this I do not mean you shall go off to St. Louis, or the lead mines, or the gold mines in

[*Contd. on p.* 139

Contd. from p. 138]

California, but I mean for you to go at it for the best wages you can get close to home in Coles County. Now, if you will do this, you will be soon out of debt, and, what is better, you will have a habit that will keep you from getting in debt again. But, if I should now clear you out of debt, next year you would be just as deep in as ever. You say you would almost give your place in heaven for seventy or eighty dollars. Then you value your place in heaven very cheap, for I am sure you can, with the offer I make, get the seventy or eighty dollars for four or five months' work. You say if I will furnish you the money you will deed me the land, and, if you don't pay the money back, you will deliver possession. Nonsense! If you can't now live with the land, how will you then live without it? You have always been kind to me, and I do not mean to be unkind to you. On the contrary, if you will but follow my advice, you will find it worth more than eighty times eighty dollars to you.

Affectionately your brother,

A. Lincoln.

After all, the way you think and feel and live and have your being is the thing that counts in business letter writing, as in other pursuits. Some one has said that the business letter writer must be equipped with three kinds of knowledge: knowledge of human nature, knowledge of business, knowledge of expression, and he evaluates these respectively at thirty-five per cent, thirty-five per cent, and thirty per cent. We can have no disagreement with the items certainly, but the ratings may easily enough cause "an unquiet house." There may, however, be an advantage in being definite in such a formula, even if one be definitely wrong. When you have arrived at the point where you are able to formulate a definite attitude and policy toward letter writing, you are considerably on the way. What matter if every new tomorrow bear on its wing revelations that oblige you to readjust your attitude and re-frame your policy?

But we must insist that the knowledge upon which business

letter writing is based, be rooted in sound judgment and manifested thru fine imagination. There is no form of composition in which right habits of using knowledge and forming judgments and evincing imagination count for more than in business letter writing. Test yourself constantly by the following seven habits in business letter knowledge and judgment and imagination. Disregard all attempts at relative percentage values. The importance of each must vary with the individual :

BASIC MENTAL HABITS

FOR

BUSINESS LETTER ENGLISH

Of writing well, right thinking is the beginning and the fount.
—HORACE, in the " Epistle to the Pisos."

1. The habit of visualizing or dramatizing a letter situation.
2. The habit of " othering " yourself, and getting the right point of view.
3. The habit of determining the correct purpose and impression desired.
4. The habit of formulating a mental outline of parts—ELIMINATE.
5. The habit of driving straight to the point by means of simple and direct language—ECONOMIZE.
6. The habit of avoiding vagueness, obscurity, ambiguity, and unnecessary technicality—ELUCIDATE.
7. The habit of choosing virile, forceful, fresh, and inspiring expression—ENERGIZE.

Do not expect to write successfully for business until you have been broken on the wheel of effort and disappointment and failure, any more than you would try to reap the harvest before the sun has had its way with vegetation. There will be retributive cramps if you do. If you desire unfathomably ; if you read omnivorously ; if you practice indefatigably, you will arrive. There is no slot-machine method, no capsule code, no royal road, no peasants' pathway. Persistent, dynamic work in your own " scribbletory " is the only talisman, provided you base that work upon wide reading, and provided you are dedicated not only to telling the truth, but as well to *being* the truth.

Try to see and to feel literature always to some extent from the business angle. A vast amount of the best literature is based upon trade and deals with it. The whole action of *The Merchant of*

Venice centers in a financial agreement, but perhaps you have permitted yourself to think much more of the *Venice* than of the *merchant*. Silas Marner, you know, was a weaver, who worked incessantly at his loom and sold the product thereof. Gray, in his *Deserted Village*, sounded a dirge for *workers*. Priscilla worked at her spinning wheel while she was being wooed; and not only was Sir Roger de Coverley keenly interested in trade and finance, but the very pages thru which the gracious old gentleman saw the light were supported in large measure by advertising. Uncle Venner, in *The House of the Seven Gables*, tried to imbue Hepzibah in her shopkeeping experiment with something of the spirit of Polyanna, for he said to her, you remember, "A stale article, if you dip it in a good warm sunny smile, will go off better than a fresh one that you've scowled upon." And Jesus said, "Render unto Caesar the things that are Caesar's." The theologians tell you He was talking ethics when He said this. The historians say He was talking politics. The lawyers assert He was expounding the law. He was doing all of this and more. Verily, verily, we say unto you, He was trying to educate certain people in the common, ordinary tenets of business truth and honesty. And He was doing it in economical, explicit, and energetic language.

These are but a few of the business and industrial slants to be discerned in so-called pure literature. Of the many excellent concrete results to be had from good reading, these are probably of first importance. It gives you backgrounds to build your thought upon and it gives you ideals to aim your expression at. Do not take this to mean that you are to try to imitate. You could not really do this if you would, for there is a mystic elusive element in the best books that defies imitation. And do not think that you are being urged to overdo the commercial angle in literature. Read many good books just in and for themselves, and they will unconsciously assist you in business expression. But refuse to believe that literature is something apart from business. All good business expression is literature. All good literature is adaptable to business points of view.

As simply one creed, one attitude, one ideal, in the practice of business letter writing, the following may be interesting to you. Mind you, we are not saying it is *for* you. You must work out your own according to such light and experience as comes to you.

Then you must keep revising, rephrasing, rejecting, and re-originating *Credos,* until earth's last letter is written and the paper is blotted and dried. That is, if you would enter upon the task of business expression as an artist abandons himself to a masterpiece. This may seem like a large order. It is. We should be ashamed to serve any other kind in connection with so important a *calling* as business letter writing.

THE EDITOR SPEAKS

(*In defiance of R. K.*)

If you can feel an author's fine conviction,
  In poem, play, or essay that you read;
If you can *live* a piece of brillant fiction,
  And get a thrill from every noble deed;
If you can't leave a book, once you begin it,
  Until you know just what it's all about;
If you can love a book for good that's in it,
  And go to it for help, year in, year out;

If you can find a joy in juggling phrases,
  And have a great adventure with a word;
If you can stare at copy till it dazes,
  And yet see beauty everywhere it's blurred;
If you can polish every bloomin' sentence
  As patiently as raindrops polish sand;
And then discard them all without repentance,
  And start anew, with ready, willing hand;

If you can everlastingly keep at it,
  Just for itself, without a thought of fame;
If you can weigh advice, and not combat it,
  Then feed your inky offspring to the flame;
If you can slave and drudge and, never shirking,
  Can keep your vision and the inner light;
If you can fail and fail, yet keep on working,—
  The chances are you'll sometime learn to write.

Tho it is by no means within the province of this book to discuss the niceties of grammar and diction, it may nevertheless prove a valuable summary of the foregoing pages to list a few of the common errors that almost regularly appear in business letters. With the assistance of a group of students the author has examined upwards of eleven hundred business letters of all sorts, from the briefest possible forms to long circular statements, for the purpose of "running down" the slips and weaknesses in business expression.

The one hundred fifty here classified in a general way represent, in part, the results of that work. They constitute by no means all the ills that business letter language is heir to. But they are ample in number and variety to enable the average business letter writer to master his besetting difficulties, if he will study them. Reasons for correction are not given. There are hundreds of books (*including the dictionary*) that afford lucid and elaborate explanation for each one. Moreover, we have long since been told that language is ninety-five per cent visual and auditory, and only five per cent ratiocination.

Every error treated represents violation of some grammatical or rhetorical principle, and there is practically no repetition of *kind* of error. The phraseology is not always that of the original letter from which quotation is made. In some instances it has been generalized ; in others it has been changed in order to secure anonymity. The eight classifications correspond roughly as follow to the divisions used in this chapter : Errors of omission frequently occur because the principle of economy is not properly gaged ; errors in modification, reference, connection, agreement, relation, and diction are perhaps most likely to defy the principle of elucidation ; errors in emphasis detract from the energy of a piece of writing. But these relationships are, of course, most general. A single kind of error in expression usually violates to some degree all principles of expression.

150 COMMON ERRORS IN BUSINESS LETTER WRITING

(Compiled and Classified from 1139 Actual Business Letters of all Sorts and Conditions)

This is what the letter said BUT	*This is what the letter meant.*
Errors of omission WITH	*Corrections*[1]
1. Received shipment yesterday.	1. We received the shipment yesterday.
2. Trusting this arrangement will be satisfactory, Very truly yours,	2. Trusting this arrangement will be satisfactory, we are Very truly yours,
3. Yours received in ample time.	3. Your letter was received in ample time.
4. He never has and he never will deal with us.	4. He never has dealt with us and he never will deal with us.
5. He is a maker and dealer in bond papers.	5. He is a maker of and dealer in bond papers.
6. He gave us a soiled and unsoiled catalog.	6. He gave us a soiled and an unsoiled catalog.
7. The secretary and treasurer were present at the conference.	7. The secretary and the treasurer were present at the conference.
8. They gave a banquet to their former and present supervisor.	8. They gave a banquet to their former supervisor and to their present one.
9. This is as good, if not better than the other brand.	9. This is as good as the other brand, if not better.
10. We like the new system better than the Wilson Company.	10. We like the new system better than the Wilson Company likes it.
11. This is better than any model made.	11. This is better than any other model made.
12. The young man's record is equal to the oldest employee in the office.	12. The young man's record is equal to that of the oldest employee in the office.
13. We must support this as well as all future policies.	13. We must support this policy as well as all future policies.
14. They make these products better than anybody.	14. They make these products better than anybody else.

[1] In a few easily recognizable instances it will be evident that the correct form depends to some extent upon the context.

This is what the letter said BUT	*This is what the letter meant*
Errors in modification WITH	*Corrections*
15. We only require three statements.	15. We require only three statements.
16. Please fill out the forms enclosed with ink.	16. Please fill out with ink the enclosed forms.
17. The paper was stamped in two colors that blew out of the window.	17. The paper that blew out of the window was stamped in two colors.
18. His services are not only valuable in the executive offices but also on the road.	18. His services are valuable not only in the executive offices but also on the road.
19. He both understands the theory and the practice.	19. He understands both the theory and the practice.
20. He has neither received the report nor the statement.	20. He has received neither the report nor the statement.
21. We are very interested in your plan.	21. We are very much interested in your plan.
22. You ought to as promptly as possible order the goods.	22. You ought to order the goods as promptly as possible.
23. The credit is somebody's else.	23. The credit is somebody else's.
24. It is a plan that works good.	24. It is a plan that works well.
25. The day was spent in the factory looking over the machinery.	25. We spent the day in the factory looking over the machinery.
26. Replying to your letter, the situation is improved.	26. Replying to your letter, I am glad to say that the situation is improved.
27. Of the two this is the best.	27. Of the two this is the better.
28. He doesn't work for us no more.	28. He doesn't work for us any more.
29. This is the most strongest shovel made.	29. This is the strongest shovel made.
30. We haven't hardly the facilities to make this possible.	30. We have hardly the facilities to make this possible.
31. We haven't the blanks, nor even the paper on which to run them off.	31. We haven't the blanks, or even the paper on which to run them off.

10—(429)

This is what the letter said BUT	*This is what the letter meant*
Errors in reference WITH	*Corrections*
32. The president gave his secretary a statement for the papers before he left for Chicago.	32. Before the president left for Chicago he gave his secretary a statement for the papers.
33. Jones wrote to Smith that he would see him at the conference in Cleveland.	33. Jones wrote to Smith : " I shall see you at the conference in Cleveland."
34. He is untiring in his insistence upon accuracy but it does not make him disagreeable.	34. He is untiring in his insistence upon accuracy but this attitude does not make him disagreeable.
35. He received an unexpected dividend from his investment which pleased him very much.	35. He was very much pleased on receiving an unexpected dividend from his investment.
36. Your order is appreciated and which will be given immediate attention.	36. Your order is appreciated. It will receive immediate attention.
37. We have just received your order and same will be given immediate attention.	37. We have just received your order and we shall give it immediate attention.
38. We have re-read the lease whose meaning was not at first clear.	38. We have re-read the lease the meaning of which was not at first clear.
39. He is the officer which I refer to.	39. He is the officer whom I refer to.
40. Every depositor should have their book balanced monthly.	40. Every depositor should have his book balanced monthly.
41. The company has presented their side of the case.	41. The company has presented its side of the case.
42. Neither John nor James filed their reports.	42. Neither John nor James filed his reports.
43. The letter bore the president's signature, and he is therefore responsible.	43. The letter bore the signature of the president, and he is therefore responsible.

This is what the letter said BUT	*This is what the letter meant*
Errors in connection WITH	*Corrections*
44. He is an excellent accountant and he lives in one of our most beautiful suburbs.	44. He is an excellent accountant. . . . He lives in one of our most beautiful suburbs.
45. You may have received it by this time. Tho I think it unlikely.	45. You may have received it by this time, tho I think it unlikely.
46. We wrote you on October 5 your reply was received on October 10.	46. We wrote you on October 5. Your reply was received on October 10.
47. His dictation having been completed, the manager turned his attention to the annual report.	47. On completing his dictation the manager turned his attention to the annual report.
48. We have just announced a special sale. You may be interested in it.	48. You may be interested in a special sale that we have just announced.
49. We shall try and see you on our next trip.	49. We shall try to see you on our next trip.
50. We have worked day and night, and we have failed.	50. We have worked day and night, but we have failed.
51. While we have worked day and night, we have failed.	51. Altho we have worked day and night, we have failed.
52. When I was dictating the telephone rang.	52. While I was dictating, the telephone rang.
53. He explained how there was a deficit.	53. He explained that there was a deficit.
54. We are glad to say as the arrangement is satisfactory.	54. We are glad to say that the arrangement is satisfactory.
55. Neither our secretary or our treasurer can be present.	55. Neither our secretary nor our treasurer can be present.
56. As I was leaving for Denver he asked me to transact some business for him.	56. Inasmuch as I was leaving for Denver, he asked me to transact some business there for him.
57. The man who wrote the letter that you inquire about in your communication of June 10 which has just been received is now absent on vacation.	57. Your communication of June 10 has just been received. The writer of the letter about which you inquire is now absent on vacation.

This is what the letter said BUT	*This is what the letter meant*
Errors in agreement WITH	*Corrections*
58. We refer you to Saks and Macy's stores.	58. We refer you to Saks' and Macy's stores.
59. We refer you to Wanamaker's and Brown's stores.	59. We refer you to Wanamaker and Brown's stores.
60. This sort of a draft is issued in quadruplicate.	60. This sort of draft is issued in quadruplicate.
61. These kind of fabric will not shrink.	61. This kind of fabric will not shrink.
62. One of our clerks, Smith or Brown, are responsible.	62. One of our clerks, Smith or Brown, is responsible.
63. One thousand dollars was scattered over the counter.	63. One thousand dollars were scattered over the counter.
64. One thousand dollars are a good round sum.	64. One thousand dollars is a good round sum.
65. The way a business letter looks is as important as its contents.	65. The picture of a business letter is as important as its content.
66. There are not as many employees at work today as yesterday.	66. There are not so many employees at work today as yesterday.
67. He don't care to consider it.	67. He doesn't care to consider it.
68. The latest display of gowns are now ready.	68. The latest display of gowns is now ready.
69. The committee have unanimously sanctioned the procedure	69. The committee has unanimously sanctioned the procedure.
70. A catalog, together with a price list, were sent.	70. A catalog, together with a price list, was sent.
71. The treasurer, not the secretary, are responsible for the mistake.	71. The treasurer, not the secretary, is responsible for the mistake.
72. The treasurer, as well as the secretary, are in error.	72. The treasurer, as well as the secretary, is in error.
73. He intended to have gone tomorrow.	73. He intended to go tomorrow.
74. It has been replaced twice last month.	74. It was replaced twice last month.

This is what the letter said BUT *This is what the letter meant*

Errors in agreement	WITH	*Corrections*
75. There was many corrections to be made.		75. There were many corrections to be made.
76. In the righthand file in the outer office was found the long-looked-for booklets.		76. In the righthand file in the outer office were found the long-looked-for booklets.
77. We will be glad to accommodate you.		77. We shall be glad to accommodate you.
78. You will make this right, even tho we have to sue.		78. You shall make this right, even tho we have to sue.
79. I shall positively never comply with such a request.		79. I will positively never comply with such a request.
80. Will we continue your name on our list ?		80. Shall we continue your name on our list ?
81. I should not do that if I were you.		81. I would not do that if I were you.
82. We announce to the smoking public that our new cigarette was composed of a triple blend.		82. We announce to the smoking public that our new cigarette is composed of a triple blend.
83. This notice is different than that.		83. This notice is different from that.
84. We agree with your terms.		84. We agree to your terms.
85. They confided their secret policies with him.		85. They confided their secret policies to him.
86. Our plant is convenient for the station.		86. Our plant is convenient to the station.
87. It is convenient to me to meet you.		87. It is convenient for me to meet you.
88. I cannot reconcile your letter of September 30 to your letter of October 9.		88. I cannot reconcile your letter of September 30 with your letter of October 9.

This is what the letter said BUT	*This is what the letter meant*
Errors in case relation WITH	*Corrections*
89. He audits as well as me.	89. He audits as well as I.
90. If I were him I would go.	90. If I were he I would go.
91. It was me who received the statement.	91. It was I who received the statement.
92. The accounting was divided between you and I.	92. The accounting was divided between you and me.
93. This is him whom, they think, should be promoted.	93. This is he who, they think, should be promoted.
94. Us executives are to be entertained by the clerical force.	94. We executives are to be entertained by the clerical force.
95. She, not me, filed the correspondence.	95. She, not I, filed the correspondence.
96. We did not know of him going.	96. We did not know of his going.
97. Four employees—you, him, her, and me—are invited.	97. Four employees—you, he, she, and I—are invited.
98. Whom did you think he was ?	98. Who did you think he was ?
99. Who did you write to ?	99. Whom did you write to ?
100. Who do you take me to be ?	100. Whom do you take me to be ?
101. Write to whoever you think best.	101. Write to whomever you think best.
102. Write to whomever you think will do the work best.	102. Write to (him) whoever you think will do the work best.
103. Who the gods would destroy they first make mad.	103. (Those) whom the gods would destroy they first make mad.
104. He was given the figures.	104. The figures were given to him.

This is what the letter said BUT *This is what the letter meant*

Errors in diction	WITH	*Corrections*
105. The speculator was deeply effected by his losses.		105. The speculator was deeply affected by his losses.
106. The installation of this machinery has affected increased output.		106. The installation of this machinery has effected increased output.
107. Most all of our work is done by hand.		107. Almost all of our work is done by hand.
108. He does not know which of the four alternatives he will choose.		108. He does not know which of the four courses he will choose.
109. We have a choice of two pieces.		109. We have an alternative of two pieces.
110. The dispute among the two managers caused amusement between the employees.		110. The dispute between the two managers caused amusement among the employees.
111. We have many other devices beside this one.		111. We have many other devices besides this one.
112. Can I show you this policy ?		112. May I show you this policy ?
113. He and I have had a common purpose in all our dealings with each other.		113. He and I have had a mutual purpose in all our dealings with each other.
114. They won the exhibition prizes, due to their original display.		114. Their success in the exhibition was due to their original display.
115. He has been an exceptionable employee for many years.		115. He has been an exceptional employee for many years.
116. There are less cherries in this carton than in that.		116. There are fewer cherries in this carton than in that.
117. He has gotten his premium at last.		117. He has his premium at last.
118. This is a most healthful breakfast food.		118. This is a most wholesome breakfast food.
119. He lay his hat on the table and laid down on his office sofa.		119. He laid his hat on the table and lay on the office sofa.
120. Leave us examine his record.		120. Let us examine his record.

This is what the letter said BUT *This is what the letter meant*

Errors in diction	WITH	*Corrections*
121. He is liable to violate the order and thus will likely have to pay damages.		121. He is likely to violate the order and thus make himself liable for damages.
122. Lots of houses are over capitalized.		122. Many houses are over capitalized.
123. He makes practical plans because he himself is a practicable man.		123. He makes practicable plans because he himself is a practical man.
124. He received principle with interest.		124. He received principal with interest.
125. The high quality of our product has been proven.		125. The high quality of our product has been proved.
126. I shall sign providing the terms are satisfactory.		126. I shall sign provided the terms are satisfactory.
127. John has done real well in real estate.		127. John has done very well in real estate.
128. The consolidation transpired during my absence in Europe.		128. The consolidation took place during my absence in Europe.
129. We cannot transact business with you without you meet us half way.		129. We cannot transact business with you unless you meet us half way.

This is what the letter said BUT	*This is what the letter meant*
Errors in rhythm and emphasis WITH	*Corrections*
130. You are doing exactly the right thing, or at least we think so.	130. You are doing, we think, exactly the right thing.
131. Therefore we believe that this is the only fair arrangement.	131. We believe, therefore, that this is the only fair arrangement.
132. There are just two reasons why you should buy the Helco: It costs less—it does more.	132. It costs less—it does more: Just two reasons, two just reasons, why you should buy the Helco.
133. Be prompt, be positive, be particular, if you would forge ahead.	133. If you would forge ahead, be prompt, be positive, be particular.
134. You did not appear until two o'clock.	134. Not until two o'clock did you put in an appearance.
135. It is a privilege to work for and with Thompson, he being a born leader.	135. Thompson is a born leader, and it is consequently a privilege to work for and with him.
136. He does not understand and he makes little or no effort.	136. Not only does he not understand, but he makes little or no effort.
137. He was taken in charge by an officer.	137. An officer took him in charge.
138. You said you would accommodate me and I expect you to.	138. You said you would accommodate me and I expect you to accommodate me.
139. You are efficient, reliable, and young.	139. You are young, efficient, and reliable.
140. We should like to call your attention to our new heating apparatus, and its appropriateness for your new house.	140. Have you decided the question of heating your new house?
141. In reply to your courtesy of July 12.	141. Thank you for your courtesy of July 12.
142. Sorry, but we never refund on articles of special sale.	142. We appreciate your giving us an opportunity to adjust any dissatisfaction.
143. If you do not accept this offer, you will never have such a chance again.	143. In accepting this remarkable offer you will have cause for pride and justification as long as you live.

This is what the letter said BUT	*This is what the letter meant*
Errors in rhythm and emphasis WITH	*Corrections*
144. Hoping this solution of the difficulty will meet with your approval.	144. This solution of the difficulty will, we hope, meet with your approval.
145. No matter what happens, all you have to do is to snap the clip. The brake may slip sometimes, but the snap will make it safe. Sometimes it may sway or run along continuously, or it may balk and stop altogether, but the snap will always do the trick.	145. If it slips, snap it; if it slides, snap it; if it sways, snap it; if it sticks, snap it; if it stops, snap it.
146. We are satisfied with the first and third articles in the contract, but not with the others.	146. With the first and third articles in the contract we are satisfied, but we are not satisfied with the other articles.
147. We have only one price, but that is fair and just and right.	147. Just one price; one just price.
148. In choosing a car, choose one that will never make you regret your choice.	148. Select the car of no regrets.
149. If you eat an apple frequently you will have little occasion to call the doctor.	149. An apple a day keeps the doctor away.
150. These soles are sewed to give service and satisfaction to customers.	150. Satisfactory service guaranteed in our repair department.

By way of slight but practical summary of the contents of this chapter, the student should study the following chart for the criticism of letter copy, and with the chart as guide rewrite the defective letters that follow it:

Chart for Letter-Copy Criticism

I.	The picture	Is it pleasing ? Is it well balanced ? Is it properly placed ? Are the parts properly related ? Is it freakish, or awkward, or inartistic ?
II.	The paragraphing . .	Is it blocked, or indented, or extended ? Is it pleasing in proportion and setting ? Does the first paragraph BEGIN ? Does the last paragraph CONCLUDE ? Does it follow thought division and development ?
III.	The diction	Is it hackneyed ? Is it highflown or ornate ? Is it generic rather than specific ? Is it abstract rather than concrete and connotative ? Is it stilted, or inexact, or undignified, or extravagant ?
IV.	The sentences . . .	Are they correct grammatically ? Are they vague, or ambiguous, or obscure ? Are they smooth, varied, and euphonious ? Do they follow up consecutively and coherently ? Are words, phrases, and clauses properly placed ?
V.	The spelling. . . .	Is it correct ? Is it sometimes correct and sometimes incorrect ? Is it sometimes simplified and sometimes conservative ? Are proper names spelled with care and consideration ? Are words intimate to the business of the letter misspelled ?
VI.	The punctuation . .	Is it open or closed ? Is it consistent ? Are the parts properly punctuated ? Is the comma used accurately ? Is punctuation kept at a minimum ?
VII.	The whole composition	Is it clear ? Is it unified ? Is it readable ? Does it evince plan ? Does it smack of form or routine ?
VIII.	The general tone . .	Is it negative ? Is it *I* or *we* or *you*, to excess ? Is it forceful and appropriate ? Is it cordial and courteous and personal ? Is it dignified and sincere and impressive ?

PRACTICE

1. Read this bad letter, and study the extended criticism that follows it. Then rewrite the letter as it should be.

December 2, 1930

Mr. Henry Turner,
Tulsa,
Oklahoma.

Dear Sir :—

We are sending the following to you, as per request. We would ask that you let us know immediately on receipt of goods—

1 detachable desk lamp
2 stove lifters
1 electric heating frame
4 washers for electric iron
3 stove-pipe rims
2 bulbs for desk lamp

We will of course send the rest of the heating apparatus as soon as the remainder of the articles have reached us. We are sorry there was some delay in the other shipment and that certain goods were not received, but we will send a tracer at once, which we hope will result to your entire satisfaction.

Yours truly,
Jones and Marshall.

CRITICISM

1. Since the writer has evidently intended to use closed punctuation, he should have placed a period after 1930 in the date line.

2. The colon only should be used after the salutation. It is better not to use two marks of punctuation in combination.

3. Inasmuch as Jones and Marshall have had dealings with Mr. Turner before and are in the present instance under obligation to him for a new order as well as for one that was unsatisfactorily filled, they should use *Dear Mr. Turner :* as the salutation, rather than the cold and impersonal *Dear Sir :*

4. There should be a colon after *goods* at the end of the first paragraph, just for the sake of punctuation harmony. Moreover, it is better practice in combining the word *following* and its consequent punctuation, to have both in the same sentence. Where this is not done, as in the present case, there is likely to be a breach in unity.

5. Tabulations should always be inserted from both margins, and it is better usage to arrange them always in strict bookkeeping form. The repetition of prices of individual articles, as well as of totals, is always recommended for the sake of accuracy and the avoidance of misunderstanding.

6. In all tabulations, articles of similar character should be grouped together. Here they seem to be set down higgledy-piggledy with no regard whatever for proper relationship. When a graph is used in the middle of a letter for purposes of tabulating, it beautifies the letter copy.

7. The letter picture is altogether out of harmony. It is flat, and not in keeping with the shape of the surface on which it appears. The paragraph margins are uneven, and they are out of alignment with every other margin in the letter. The complimentary closing should start on a margin with the date line, or it should be centered.

8. The tone of the letter is quite selfish and inconsiderate. Every paragraph and every sentence begins with *we*. There is nothing whatever of the second-personal attitude, tho the last sentence indicates that there was a situation amply justifying a profitable play-up of YOU.

9. The arrangement of the letter is bad. It is sound business policy to adjust and correct claims before dealing with new matter, especially when those claims entail the proper satisfaction of custom. Since JONES AND MARSHALL have not seen fit to write a special letter devoted entirely to the situation mentioned in the last sentence, the least they can do is to make this the all-important theme of the present two-subject letter. This seems to be not only their obligation, but their opportunity as well.

10. The auxiliary *will* is twice wrongly used.

11. There is also a grammatical error in the first sentence of the last paragraph.

12. There are some serious and deterrent " bromides " in the letter.

13. The second sentence of the first paragraph is domineering. If they want a reply on receipt of order, why not enclose a stamped addressed envelope for the purpose ? They will get a freight receipt.

14. The last sentence of the letter is too loose. It requires reconstruction and rephrasing.

ETC.

2. Write a criticism of each of the following bad letters. Then rewrite each according to better standards. Consult the lists on pages 144 to 155 in doing this work.

December 16, 1920.

Mr. THOMPSON ELLIS, Esq,
3114 5 Ave.
New York ; N.Y.

My dear sir ;

We have your letter of 15 inst and would say in reply thereto that the securities held by you in this bank are insufficient to cover the accommodation which you request.

I beg to suggest that we would be convenienced if you would let us hear from you at once as to desirable method of procedure in order to meet this inadequacy. The addresses you ask for are 344 Euclid Avenue, Cleveland, 133 Penn Street, Pittsburg, 16 Erie Avenue, Cleveland, and 215 Market Street, Phila., Pa.

We do not understand your reference to Steel Common. We tried getting a block for you and to secure it at the lowest possible rate, and so we seem to have done our part. I enclose the circular you asked for in your esteemed favor.

Thanking you for the privilege of being of service to you, and, in advance, for any further favors we may have it within our powers to render,

Very Truly Yours

Podunk National Bank,
p.p. CCR

CCR . . . PDQ

Miss Tonya, formerly with Bronson Janes and Company, takes pleasure in announcing that she has leased the store adjoining her well known beauty parlor at the above address, where she is presenting exclusive lines of lingerie, hosiery, gloves, and old laces, all of the most exclusive and latest importations. She embraces this opportunity of extending her thanks for the patronage with which she has been favored in the past, and invites inspection of the new lines of goods, the quality and designs of which, as well as the moderate prices and good values, cannot fail to appeal to the fine tastes of her many customers.

We take pleasure in introducing true style in its most fascinating and artistic expressions ; style of a type that elevates up and beyond the common-place—such are the new modes which we offer on suits, dresses, wraps, and furs for fall of 1930. Our creeds are not merely to make sales, but to be introduced ; not only to quote attractive prices, but to give greater values than conditions permit. A visit to our establishment will convince you. Assuring you of every courtesy and attention, we remain

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Our Mr. Blanton called at the Collins State Bank, Asheville, a few days ago and learned from Mr. Day that there is a possibility of your making a change in the Boston connection of that institution.

Mr. Day said that, before coming to any decision, he wished to discuss this matter with you, and, because of our long and pleasant relations with your bank, we are taking the liberty of asking for your favorable consideration, as we should very much value the privilege of doing business with your affiliated institutions also.

We believe that we are in a position to render very complete banking service and would certainly do everything in our power to make a connection with the Collins State Bank just as valuable to them as possible. In the event that the Howard Loan Company also considered it an advantage to have a Boston connection, we should be pleased to have the new relationship include that institution.

Hoping for a favorable decision and congratulating you on your progress, which is certainly evidenced by the increased deposits and the handsome new quarters which the bank is now occupying, I am

---

We regret that the stationery was received by you too late and in poor condition. When we received your first letter on December 15 we immediately took the matter up with the engraver requesting that he rush the order. Up until the day we received the stationery (December 23) we were constantly asking for a report from the engraver, but he said that the die that had to be made special was delayed largely by the Christmas rush. The stationery was sent you via parcel post special delivery on December 23 hoping it might reach you in time to be of use.

We ask you not to return the stationery to us but to make whatever use you can of it. We have this day credited your account to the amount of $1.05 which is the charge on stationery and marking. Would it be possible for you to make use of the die at any future time? The price of this die is $1.50.

We thank you for the kind consideration shown us in your letter as regards our service. We assure you that we are always glad to do anything possible to adjust matters of this kind and to the satisfaction of all concerned.

BUSINESS LETTER SERVICE
Boston New York Philadelphia Chicago

September 25, 1930.

Misses Orr and Smith,
325 Eighth Avenue,
St. Louis, Mo.

Ladies:

This style of letter set-up, widely used for many years, is now rapidly giving way to the blocked form.

One paragraph signal is, or should be, sufficient in any kind of composition. Only one is used, as a rule, in books and other printed materials. But in this letter, paragraphs are signaled by means of indention and spacing both.

In very early days paragraphs were indicated by a sign. Later, this sign fell out of use, and the device of indention was employed to indicate paragraphing. Still later, both the space and the indention were used for paragraph partitioning.

But the blocked form is now taking precedence everywhere, as it deserves to do, for it is more logical, more beautiful, and more convenient than any other form

Very truly yours,

John B. Opdycke

John B. Opdycke.

JBO:EV

CHAPTER III

SELLING PERSONAL EFFICIENCY BY LETTER

If you'd for a job apply,
Sell yourself.
Use some good strong reason-why,
Sell yourself.
Estimate your merits high,
BUT—don't aviate the "I"
Till it hits the bloomin' sky—
Quell yourself!

EVERY man is a salesman. Every man is a prospect and a buyer. Every man is on occasion called upon to sell himself to others—his abilities, his services, his personality. And every man is in turn called upon to buy personal efficiency in the form of individual capacity and attainment. If every letter is a sales-letter, then the letter that sells personal qualities is the most delicate and self-conscious type of sales letter. If every letter is a credit letter, then the letter that credits personal attributes is the most sensitive type of credit letter.

When a man applies by letter for a job, he is selling personal efficiency. When he applies for membership in a club, he is likewise selling himself. When the manager of a team applies to have his organization entered in some competition, he is selling the merits and ambitions of his team. When a firm applies for membership in some business association, it is selling its claims and capabilities to the association. When a nation applies for membership in the League of Nations, it is selling its own national and political ideals and aspirations to the Allied Council.

By exactly the same liberal interpretation of the term *salesmanship*, the man who directly recommends a friend, an idea, a service, a commodity to another, is selling that friend, that idea, that service, that commodity. The man who indirectly recommends one friend to another, is for the time being a salesman of that friend's qualifications. The man who introduces one friend to another, with a view of advancing that friend's interests, is similarly a salesman. Any man who speaks or writes in behalf of the interests of another, is *ipso facto* an advertiser and a salesman. Indeed. if personal and friendly letters, even, were written more frequently from the liberal sales point of view, there would be a vast improvement in the general correspondence of this world.

The most difficult problem in any letter that must necessarily feature the writer in connection with some position or membership alliance, is the problem of subordinating the *I* or the *we* tone. Such a letter must to some extent be a subjective one. The author writes about himself, and is thus confronted with the danger of appearing conceited and egotistical. This can be obviated in many instances by listing qualifications seriatim, in itemized and tabular forms (see pages 170, 173). It can also be avoided by means of writing entirely, or as largely as possible, from the *you* point of view. The writer should try to fit himself in to the environment and the psychology of the one whom he addresses. In some cases, he may be able to employ the third personal note thruout such a letter. As in the sales letter *per se*, he must adapt and "other." As in the credit letter *per se*, he must use tact and restraint and sound judgment.

The letter of application should be direct, but not blunt or abrupt. It should be vivid, but not forward or flippant. It should be complete, but not lengthy or monotonous. The following seven points may well be kept in mind by the writer who attempts to sell personal efficiency by means of letters, whether indirectly thru the medium of hearsay or advertisement, or directly thru addressing a definite individual. Needless to say, the direct address is invariably more advantageous than the indirect.

1. Establish connection

Tell at the outset what you are writing about and how you conceived the idea of writing. There was some spur or impulse—a suggestion, a rumor, an advertisement, a period of contemplation, a change of circumstances. Make the first paragraph the key to your letter, but do this without the employment of hackneyed forms of expression. You will make a good impression if you let the reader know at once *why* you are writing him. You will make a bad impression if you open with a "bromide."

2. Follow a definite plan

It pays in all departments of business to let people see that you have a methodical way of doing things. It is itself a big sales point. If you are replying to an advertisement, follow in order the points of the advertisement. If you are applying for membership in some organization, state your claims for consideration in

orderly and coherent arrangement. The items in letters of application are frequently condensed on cards for future reference. Make the work of the compiler of such data easy by ordering and grouping your sales points.

3. Adapt your qualifications

Feature those qualifications that are especially marketable in connection with the position for which you are applying. Or show exactly how the character of your company is especially adapted to the purpose of the association in which membership is solicited. If you are applying for a position as bookkeeper, your experience in this capacity with a large commercial house, of course, deserves fuller treatment than your gifts and aptitudes and experience in other lines of work. Focus and proportion your appeals in relation to the immediate situation which your letter is written to meet

4. Group and classify references

It frequently happens that more than one kind of reference must be given in such letters as those under consideration. There may be bank references, business references, professional references, personal references, experience references, educational references, and still others. Naturally, the different classes should be clearly indicated, and the kind of reference each is best qualified to give should be specified. You will embarrass the persons and the firms referred to, when they are asked to write in your behalf, unless they are told exactly in what relationship they are expected to recommend you. It might do your application actual harm if one of your references wrote as follows: "We know nothing of Mr. A's qualities as a copy man. He worked for us only in the capacity of a stenographer."

5. Visualize the situation

Imagine yourself in the position for which you are applying. Imagine yourself an active member of the club in which you apply for membership. Imagine your firm actively engaged in the activities of the association with which it seeks to be allied. Such dramatization properly handled will do much to eliminate the sensitive and self-conscious quality from the letter situation. It will enable the writer to obviate the *I* or the *we* tone, and will vivify the movement in those letters that lend themselves to

egotistical and mechanical and monotonous style. Letters that sell personal efficiency particularly need life, and life in abundance—but life that connates control and reserve power.

6. Be exact and precise

You have a direct, personal interest in the impression your personal efficiency letter makes. See to it, therefore, that it is flawless in form, exact in statement, precise in diction and grammar. It is unwise to attempt the novel or the unusual in a letter of this kind; it is similarly unsafe to allow the letter form to appear loose and slovenly. Never place detached enclosures in such a letter. Attach stamps and recommendations and photographs to the letter sheet itself, or enclose them in an envelope and clip it to the letter sheet. Arrange recommendations in the order in which you wish to have them considered. It may be a good thing to paste a small photograph on an upper corner of the letter sheet. If a keyed advertisement is being answered, it may be well to paste it at the place usually occupied by the inside address. Here, again, the one who receives a personal efficiency letter will be favorably impressed by exactness and precision in attention to details. They are salable qualities.

7. Start right. Close right

"Your advertisement for a private secretary interests me greatly," is a much more attractive letter opening than "In reply to your advertisement for a private secretary." "Membership in the Advertising League has always been one of the prime ambitions of the Jones-Smith Company," is likewise a better beginning than "Please consider application of the Jones-Smith Company for membership in the Advertising League." The first in each case is vivid and "different." The second is dead and stereotyped, and it has no "follow on" appeal. "Perhaps you will allow me to call at your convenience?" is a much more impressive and therefore better closing than "Hoping you will consider my application favorably." "We'd like very much to be cooperating with you in the extraordinary work that the Advertising League is doing," is likewise a better closing than "Trusting that our application will be favorably acted upon." Here, again, the first in each case is fresh and live and stimulating; whereas the second is deadly uninteresting and hackneyed.

The letter of application should be regarded as in some sense an entrance upon a competition—a competition in both form and content. It is really one of many entries in a game. If something of this spirit of contest can be realized by the writer, the chances are his letter will take on, to his advantage, a more vital and intensified characteristic. The fittest letter will survive in the perpetual struggle of personal efficiency to reach the top.

And the personal efficiency letter written in behalf of another is no different in kind, tho it may be somewhat different in degree from that written for and by one's self. The general principles above outlined apply to the one as to the other. A man may have—probably has—keener motives and impulses in selling his own services than in selling other people's. But it not infrequently occurs that he is able to speak but awkwardly and diffidently when he attempts to recommend himself, while he glows with enthusiasm and eloquence in recommending a friend.

There are two general types of letters of recommendation. One is written personally to a certain individual, and has therefore—or may have—an intimate quality. The other is a general communication, addressed " To whom it may concern," and accordingly phrased in less specific and confidential terms.

Honesty and justice of attitude should be jealously guarded by him who would write a recommendation of genuine value. Unfortunately such is not always the attitude and, as a consequence, letters of recommendation have fallen into some disrepute. Some firms place no reliance upon them and do not require them of applicants. Others accept them as a matter of course, but at about fifty per cent discount. Others, however, consider them thoroly, and are guided in large measure by them. Many firms prepare their own testimonial questionnaires, which are used in following up references. These questionnaires are so constructed as to meet the particular needs of the firms that use them, and always afford special opportunity for the reference to go beyond mere yes or no replies to questions. Positions of trust are, as a rule, to be secured only after such questionnaires are thoroly examined. In some cases the questionnaire is used as a voucher, carries data as to bond, and is sworn to before a notary.

It is as wrong to overestimate as to underestimate, in writing a recommendation. In case the writer of a recommendation is

uncertain about the qualifications of the one who has referred to him, he will do well, of course, to restrain himself, no matter how much he may like the person he is called upon to recommend. There is frequently too much at stake in a recommendation for a writer to permit himself to write from the heart rather than from the head. Business recommendations should be reason-why documents, not human interest. Business is not charity. The following sestet comments somewhat tersely upon the method that should guide in the writing of a recommendation:

The height of essentials
Mongst business credentials,
Is a personal recommendation;
So write it exactly,
In full, yet compactly,
Neither minus nor plus estimation.

Letters written in testimony of some commodity or some service, by some one who has been pleased with the one or the other, are frequently used by advertisers and salespeople, for the purpose of fortifying reputation and, thus, increasing sales. So used, they are sometimes referred to as *testimonial copy*. They may also be called impersonal letters of recommendation. They may be solicited from people of prominence by the firm for whom they are written, or they may be written voluntarily by customers who have been satisfied to the point of enthusiasm in their dealings with a house, or in their experience with merchandise. A testimonial letter, as a rule, constitutes the strongest kind of reason-why copy. As used for publicity purposes it is very often quoted in part or *in toto* in another letter calling attention to its chief points. When this letter-within-letter testimonial copy is used, the testimony quoted is usually set up in different type or set apart mechanically from the main body of the letter. When the letter of testimony is used alone without re-enforcement letter copy written around it, it is usually reproduced in full with heading, signature, and other letter parts. In case a number of testimonial quotations are listed anonymously in a sales letter, it is well to remember that each quotation should be placed in quotation marks, unless type display makes a sufficient partition of quotations. There are a few good specimens of testimonial letters among the illustrative letters given at the end of this chapter. There are many others to be found at the end of the chapter on sales letters.

The introduction is sometimes combined with the recommendation, either special or general. It should be opened with the introduction proper and the reason it is made. It may then proceed with a brief explanation of the one introduced, his work and interests, and make any requests that are in order (see page 182).

The general recommendation-introduction may appropriately conclude with "Any favors you may be able to extend to Mr. (the one introduced) will be greatly appreciated by us." This form is, however, passing, for it, too, has been overused. The following introductory cards carry somewhat more uptodate and refreshing forms of introductions. In case the face of the card is too small to hold all of the introductory message, it may be written on the back. The card of introduction should carry three names: the one introduced, the one introduced to, the one introducing. The name of the last stands, of course, in print or engraving.

Face of card.

MR. THEODORE HEPBURN
Introducing
Mr. James Carey
to
Mr. Thomas Bowers

Reverse of card.

Thanking you, Mr. Bowers, for any personal attentions you may be able to extend to Mr. Carey.

T. H.

Face of card.

Mr. James R. Robinson
Introducing
to
Mr. Harold Cather
Mr. Edward Fisher

Reverse of card.

Dear Mr. Cather:

Mr. Fisher is interested in your collection system. Can you assist him to a general understanding of it?
Thank you.

Cordially yours,
James R. Robinson

March 24.

Face of card.

Mr. Alexander Bassin
Introduced by
Mr. Harry Widger
to
Mr. Colin Pulleyn

Mr. Bassin's message merits your consideration. I hope you will give him a hearing.
M. W.

Face of card.

Introducing

Mr. Thomas Meighan
to
Mr. Leo Thaler

MR. JOHN B. OGDEN

We are interested in having you meet Mr. Meighan for his own sake.

JBO

From this point on, many illustrative letters are supplied for dictation, discussion, and analysis. These letters have not been built to fit theory, but have been drawn from actual practice in the different fields of business letter writing. They are not offered in any single case as "perfection's model." Those who wrote and contributed them to this volume would be the last to wish them called perfect in their respective fields. But these letters do represent actual business letter experience, and, except where the caption comment indicates otherwise, they represent a certain satisfactory degree of business letter success. It may prove interesting to measure each letter by the scale graphed on page 51, and by the exposition set forth following this scale in Chapter II. Students must remember, however, that the individual letter frequently defies close classification. An order letter may constitute excellent sales argument; a letter of recommendation usually does. A letter of adjustment may quite naturally deal with the subject of collection: a letter of credit information frequently takes the form of positive recommendation. And so forth.

The body only of each illustrative letter is reproduced, inasmuch as it is on this part that special drill and study are required from this point on. The other formal parts of the letter have been so thoroly discussed in Chapter I, and so fully illustrated by facsimile reproduction in various places in the book, that it would be wasteful of space to reproduce more than four hundred fifty illustrative letters *in toto*. It may be well for the student to keep in mind the fact, that the book page does not permit of perfect proportions in the picturization of the letter, as explained in Chapter I. Here,

again, the photographed reproductions of letters at various places in the book will have to guide. The illustrative letters placed at the conclusion of textual matter are for the study of letter composition, and that alone.

A well-arranged and explicitly stated application for a position.

Your advertisement in the morning TIMES for a clerical assistant interests me.

My experience has been of the kind called for by the advertisement :

One year as accountant with

Brown and Ferguson
231 Adelphi Street
Chicago

Two years as bookkeeper with

The Townley Company
45 Park Terrace
Cleveland

I am a graduate of the Appleton Business College, and have recently completed a business course at the Northwestern School of Commerce. Last year I passed the Illinois C.P.A. examination.

My references, by permission, are :

The two companies above mentioned.

Harold S. Townes, Esq.
25 State Street
Chicago

James J. Jenkinson, Esq.
1811 Euclid Avenue
Cleveland

I am twenty-five, unmarried, and of American parentage.

If my qualifications are such as would make me a likely candidate for the position you have to offer, I shall be glad to call to talk with you at your convenience.

A rather too eager application, perhaps, yet one that beams with ambition and sincerity.

Won't you let me help you ?

That ad of yours in the morning WORLD puts me on my mettle—makes me want to get right down to work at the job I've been dreaming of ever since I left school.

Here's my record :

> Graduate of the Cook School, of which I believe the manager of your company is a trustee.
>
> Since graduation, two years ago, I have been employed in the publicity department of the Neal National Bank.

Not much of it, I admit. Still, you may consult

> Mr. Albert Warren
> Publicity Department
> Neal National Bank
> Memphis, Tenn.

about me. I think he will tell you that I have made a good showing for myself in his department at the bank.

I am tremendously interested in advertising, and want to become identified with industrial advertising before I get very much older. I am now twenty. Bank publicity work appeals to me, of course. And I have learned a great deal about it. But it is a more or less limited field, and by no means offers as yet the opportunities that are offered by the broader and more active fields of industry.

So I'd like to come to you, if you will consider me. Mr. Warren knows of my ambitions, and will permit me to step over to your offices for an interview whenever it suits you best to see me.

I take the liberty of enclosing a piece of copy I constructed last week for our new savings department. With very few corrections, I understand it is to be used in all the local papers when our campaign opens next month.

A strong application for a high-class position.

I understand that you are looking for a private secretary, one who has had not only a sound education but a wide and varied experience in secretarial work. Will you consider me, please, in the light of the following ?

For the past three years I have served as private secretary of Mr. James A. Rockefeller, whom you know well, and whose public work has been heralded all over the country. It has been my privilege to serve Mr. Rockefeller in connection with all of his many activities. He is, as you know, chairman of a dozen business boards, and of almost as many charitable committees and trusteeships. I have traveled with him thruout the country on his various speaking tours, and on three different occasions I accompanied him to Europe.

This association with a great man has been a liberal education for me. It has always entailed close and guarded protection of the man and his interests, oftentimes in very acute situations. It has meant that I have many times been obliged to act as a diplomatic go-between when persistent callers have been urgent and vociferous. And it has meant, of course, that I supervise Mr. Rockefeller's enormous correspondence, direct sometimes a half dozen stenographers, get off seventy-letters a day when the " chief " is going at high pressure, and act as man-of-all-work on those occasions when temperaments tamper with routine, as they will sometimes do in the best regulated families.

Incidentally, I am a graduate of Cornell University, and have in addition the B.C.S. degree from New York University. I am able to take dictation in French, Spanish, and German, and transcribe rapidly into English. But my principal qualifications, I submit, are those referred to above.

As you have doubtless read, Mr. Rockefeller is now

[*Contd. on p.* 173

Contd. from p. 172]

leaving for Europe on a diplomatic mission that may detain him there for several years. He wants me to go along with him, but for the very best of domestic reasons it is impossible for me to do so. I must therefore seek a new position here in America, and while Mr. Rockefeller is kind enough to say that for purely selfish reasons he dislikes to recommend me to any one else, he will nevertheless be glad to tell you about me, if you are interested.

I can arrange to call for an interview at almost any time during your office hours. Mr. Rockefeller leaves for Europe on the fifteenth of the month.

A very thorogoing letter of application that rings sincere and earnest in every word.

You have interested me with your advertisement in the October PRINTERS' INK.

I shall now try to interest you in my application for the position you have to offer.

MY EXPERIENCE :

One year as bookkeeper with the Brown-Lee Company.

Two years as traveling auditor with the Shipman Corporation.

Two years as statistician with the Curtis Sales Promotion Company.

At present, and for the past year and a half, organizer and manager of a new system of accounting that I installed for the Bennett-Leary Merchandising Corporation.

[*Contd. on p.* 174

Contd. from p. 173]

On the accompanying sheet I am furnishing you with the exact name and address of the executive manager of each of these companies, and if you are interested in me from the angle of business experience, I shall be glad to have you address all of them. They will recommend me to your satisfaction, I am sure. My present employers are aware that I want to make a change, and will tell you frankly that, while they are sorry to lose me, they know that I have outgrown my present position.

ADDITIONAL QUALIFICATIONS :

I am a graduate of the University of Wisconsin, and have done postgraduate work in the School of Business Administration, Harvard University.

I am able to lead men and women, and to inspire them with enthusiasm for the work I happen to be directing. I can organize them for service, adjust them for detail and routine, and educate them in new ways of doing things.

I am moral, temperate, energetic, and physically strong and vigorous. I am thirty-four years old, married, and happy. At present I am earning $7500. annually. Tho your advertisement does not ask for " salary expected," I feel that it is only fair for me to say, modestly and becomingly I hope, that I have been told that I am a $10,000. man. However, the matter of remuneration will take care of itself, as it always does, if other things are all right.

You will pardon this somewhat excessive *I*, please. It is used in an effort to be comprehensive and confidential, not at all by way of a desire to talk about myself in the first-personal.

If this letter indicates to you that I am the man for the place, I shall be glad to call to talk with you. But it is, perhaps, only fair to add, that I do not want to undertake any job in which I cannot get results for my employers.

The local commercial club receives an application for membership from a firm of good standing.

We have long contemplated membership in the Lansing Commercial Club, with a view, of course, of availing ourselves of the many benefits the club has to offer, but also with the hope that we may ourselves be able to contribute something in return to the club.

The corporation qualifications for membership pertain, we understand, to capitalization, annual advertising appropriations, and institutional activity in social and civic and educational affairs. The enclosed statement for our fiscal year ending March 1 will explain to you our financial standing and our advertising policies.

As to our interest in social, civic, and educational affairs, we should like to call your attention to the following :

1. The firm gave 1000 of its employees to the service of the United States during the late war. Of this number, 327 were killed, and 213 were maimed for life. These latter have all been pensioned by our corporation, and committees of our employees keep in constant touch with them and their families.

2. Mr. Cyril J. Thompson, our executive manager, has for the past three years served as president of the board of education in this city, and with what loyalty and unselfishness he has given his time and energy to the cause of education here, you have doubtless learned from the press notices that have appeared almost daily. It was thru Mr. Thompson's efforts, and his efforts alone, that the continuation schools were organized in our city.

3. And you know the good work that has been done by Mr. Charles R. Wagner, as member of the state legislature. The crowning effort of his legislative career has just been achieved in the passage of the Wagner Labor Law, which will be

[*Contd on p.* 176

Contd. from p. 175]

forever hereafter, we hope, the protection and the salvation of those women and children in the state who are employed in factories, mills, shops, and industrial plants of any kind. Mr. Wagner was, as you know, one of the vice-presidents of our firm, until the people of this community called him to represent them in the state government.

These are but three of the outstanding and signal services rendered by our house to and for our city, our state, and our country. They are mentioned only by way of compliance with one of your regulations for membership, not at all because we are keen to parade our worthy traditions and achievements before you.

We hope that your nominating committee will find no objection to recommending us for membership. We promise that it will never regret making such recommendation.

If you require further report or statement of any kind, please let us know and we shall be glad to comply.

Too racy for general use, of course. Poor Mr. Conservative would probably jump from his swivel to the ceiling, on receiving such an application. But after all, this letter did get a job for the writer.

As to your ad in the January PRINTERS' INK :

I am a graduate of the University of Hard Knocks. Ever since I took my N.S.D. (Never Say Die) degree there, I have been doing postgraduate work in the School of Experience, Climbia University.

[*Contd. on p.* 177

Contd. from p. 176]

And I've *clumb*, in spite of dear old Professor Grumbledust and Doctor Theoristic. In other words, I have survived all academic handicaps, and ARRIVED willy-nilly at the following psycho-analytic complex :

Here's what I am :

A man.
A worker.
A mingler.
An e'er-do-well.
A joy-fiend.
A health-fiend.
A boost barrister.
A success accelerator.

Here's what I am not :

A loafer.
A shirker.
A wastrel.
A cigarettist.
A killjoy.
A watch watcher.
An efficiency expert.
An opportunity onlooker.

And here's what I can do :

I can read and write.
I can talk and fight.
I can sell merchandise.
I can help advertise.
I can guide and direct.
I can see and detect.
I can understand you.
I can see a thing thru.
I can stick till I'm done.
I can understand fun.
I can follow or lead.
I can work at high speed.
I can play general hob.
I can die for the job.

That's me. No references. No photographs. No recommendations enclosed, except just a little piece of copy I turned out about six months ago. Records aren't complete yet, but 'tis said that this bit of literary sales stuff has netted a 65% return to date.

If you're interested, give me a ring (A 100 Right). If you're not, no hard feelings.

An excellent example of what a letter of application should not be. This letter is reproduced from the pages of POSTAGE *by special permission of the editor, John Howie Wright.*

Your advertisement in today's TRIBUNE has come to my attention. In reply I wish to state that I feel completely qualified to initiate the position you offer.

Fortunately I am well educated, having been graduated from the University of ——— in Business Administration. It is of particular interest to you to know that my curriculum included courses in business letterwriting and commercial law.

My age is 27, and I have concurrent ambition to become identified with a substantial business house, such as your advertisement reflects.

It will be a pleasure to present myself, but necessarily it must be at my convenience as I am now employed. For your sake I regret this circumstance, but will be prompt to comply with any arrangement you might make to me.

In all sincerity, I am

Just the sort of reply the foregoing letter deserved. This is also reproduced from POSTAGE *by special permission of Mr. Wright.*

We have to talk straight from the shoulder in terse Anglo-Saxon words to collect our money.

Your epistolary phraseology reflects favorably upon your application during the collegiate period of your existence, and indeed previous, to that excellent handbook of the discriminating—the thesaurus—and to that compendium of definitions, derivations, and synonymous expressions frequently referred to as the dictionary, where you have delved with excellent results, exhuming a unique vocabulary and a classic phraseology of sufficient rotundity to impress the human norm and properly to express your individuality.

Your predilection to the polysyllabic conveyance of cognostication with its continued and reiterated periphrasis, and your adoption of the turgid and involved style of the Johnsonian era in preference to the lucidity of the masters of prose of the succeeding century are, in our opinion, not entirely commendable.

In my peregrinations in the Arcana of this modern metropolis of the mid-west, I am more and more convinced that neither curricula nor verbiage can ever attain the *sine qua non* in spite of your concurrent or pre-eminent ambition. One must appeal, you know, to the *canaille.*

I have taken a few moments this morning when my stenographer and I are rushed to death, to point out an error in your attempt to break into business. You have ability, I can see by your letter, but the work-a-day business world has little time for education in itself or for language in itself. A letter must get direct results. Make your ideas almost break thru the texture of language and you'll grip them as the Ancient Mariner gripped " with his cold and glittering eye."

Talk the language of the masses.

Now go ahead! Land your next job, but may I suggest that you use more simple and direct language in your next letter of application ?

Good luck !

A request for recommendation that keeps the form atmosphere at a minimum.

We are considering the application of

Miss Ella Cline
318 West 101 Street
New York City

for a position in this bank.

Will you kindly advise us in confidence regarding her character, habits, and ability ?

We shall appreciate your giving us any additional information about her, if possible.

Thank you.

A brief letter of introduction that may mean ultimately a big industrial undertaking.

This will introduce to you

Mr. James E. Coe

who is inclined to believe that Akron is just the place for him to locate the Ohio branch of the Coe Steam Corporation.

When he told me he was going to pay a visit to Akron to " look the place over," I insisted that he accept this little note of introduction to you.

Mr. Coe and I have been friends for many years, and I cannot speak too highly of him as a man, as a citizen, and as a business builder.

Any courtesies that you may be able to extend him during his brief visit to Akron will be greatly appreciated by

Yours very truly,

A brief reference follow-up, with short questionnaire attached for the convenience of the informant.

Miss Evelyn Sommers has applied to us for employment in our accounting department, and she refers us to you.

She writes that she has been working for you for the past three years, principally as stenographer and typist, but that she has also done considerable work in your accounting department. She states that she desires to secure a position in the latter kind of work exclusively.

Will you kindly verify Miss Sommers' statement, and add anything regarding her ability that you may think will be of interest to us ? Perhaps the enclosed questionnaire will save time for you. We enclose also Miss Sommers' letter with photograph attached, and a stamped addressed envelope.

We shall be very much obliged to you.

The enclosed questionnaire : (For confidential report)

1. How long have you known the applicant.....
2. Are the applicant's habits and character good.....
3. In what sort of work do you especially recommend h.....
4. What salary did you pay h.....(optional).....
5. Do you recognize the handwriting and the picture (see enclosed letter).....
6. Please add anything else of interest to all parties concerned.....

Date..... Signature.....

Polite, explicit, and obliging.

This will introduce to you

Miss Alice James
Everett High School
New York City

Miss James wants to get first-hand information on business correspondence, in order that she may the better prepare her pupils for the positions they will take in business on their leaving high school.

Mr. Alexander suggested that you might be able to assist her. He also spoke of the Hayden Company. Can you put her in touch with some one in Mr. Hayden's office ?

Both Mr. Alexander and I will appreciate anything you may be able to do to assist Miss James.

What more could be said ?

To whom it may concern :

Mr. Harold Jones has been an employee of mine for the past two years.

He has persistently evinced an earnest and industrious attitude, and he has brought to bear upon his work at all times exceptional intelligence and loyalty.

He has never failed me in an emergency during the trying times that we have just passed thru. I have no hesitation whatever in recommending him as a young man of unusual ability, integrity, and perseverance. His departure from my offices is regretted by every one connected with them, and I make no secret of the admission, that he would not for a moment be permitted to go, were it not for the fact that his family is moving to Colorado.

Strong testimony as to the protective values of the Yawman-Erbe steel files.

We are very much pleased to be able to give the following testimony regarding your steel filing cases :

On November twentieth our executive offices were completely destroyed by fire. But our scenarios were untouched by either the intense heat or the water with which the place was deluged, owing to the fact that they were stored in your double-wall, asbestos-lined steel files.

Naturally, we cannot speak too highly of these files. Just as soon as we pull ourselves together a bit, you may count upon us for another large order, against another " warm " day.

A valuable testimonial letter in behalf of the Addressograph.

The Addressograph is an indispensable adjunct to our factory office equipment. In addition to handling our payroll work, which includes payroll sheets, clock cards, pay checks, and special lists, it prints all of our planning department shop forms—and incidentally saves us a good many hundred dollars every year.

The value of having standard production and cost information set up on indestructible metal plates, instantly available for use without further checking, cannot be overestimated. As a means of preparing in advance the various shop tickets required by a modern planning system, the machine is invaluable.

A change of mind is oftentimes the strongest sort of testimony for or against.

> We once said that the Addressograph can not be used to advantage in the writing of pay forms.
>
> But actual experience has shown that we were wrong. We find the machine a great time and labor saver. What is even more to the point, it positively eliminates all errors in transcribing, and this is something that does NOT happen when payrolls and other similar documents are copied by pen and typewriter.
>
> Is it any wonder that we telegraphed you for a complete new payroll addressograph equipment to replace the one that was destroyed by fire ?

Collective testimony explicitly stated.

> Our branch houses systematically address their lists and their shipping tags with the sixty-five dollar Ribbon Print Addressograph.
>
> In our Chicago advertising department an electric Addressograph speedily addresses, in typewriter style, the large monthly edition of our employees and dealers' magazine.
>
> In our treasury department another Addressograph addresses stockholders' dividend checks, and meeting and proxy notices.
>
> In our several manufacturing plants other Addressographs imprint employees' names, numbers, and other data on various payroll forms.
>
> The Addressograph insures complete accuracy, and saves a great deal of money for us each year. We consider its advantages as indispensable as those of the telephone.

Accumulated testimony applied to sales promotion in a well-planned letter.

Motor Trucks develop business prestige.

One by-product of efficient motorization, is the added prestige that it gives a business. SERVICE Motor Trucks, insuring reliable service, uninterrupted delivery, and quick movement of goods, reflect credit upon your entire organization.

SERVICE Trucks aid the Hydrox Co.

It is taken for granted that firms using SERVICE Trucks have the same progressive standards in their general business policies, as in their transportation systems. Illustrative of which, is the remarkable growth of the Hydrox Company, Chicago:

> From a very small beginning it has grown to be one of the largest manufacturers of ice cream and soft drinks in the world. Playing an important part in its advancement was the SERVICE Motor Truck. Impressive in appearance, making deliveries with unfailing regularity, meeting every emergency with dependable performance, it could not fail to create an invaluable business prestige.

SERVICE Motor Trucks will solve *your* haulage problem.

Wherever the question of haulage is a problem, SERVICE Motor Trucks are proving the final answer. They have won national approval by accomplishing their given tasks in an aggressive businesslike manner. They are Builders of Business. In the following composite paragraph owners of SERVICE Trucks tell an interesting story:

The composite endorsement was written by the following Service owners—

Petry Express & Storage Co., Trenton, N.J.

City of Columbus, Ohio.

Hunt Motor Express Co., Brooklyn, N.Y.

L.A. & S.P. Transportation Co., Los Angeles, Cal.

> "We have been using four SERVICE Trucks for some time and will add three more to our fleet. . . . Since purchasing our truck in 1925 we have spent but $5. for repairs. . . . We consider them the best trucks on the market. . . . We will recommend SERVICE Trucks to any one who wishes to install truck equipment no matter what his haulage problem may be."

SERVICE Motor Trucks are built in seven models, from one to five tons. They are built to fit the requirements of every business. A catalog upon request.

An excellent testimonial letter appropriate for sales promotion work.

Since the installation of Loose Leaf Ledgers in our Accounting Department, about seventeen years ago, we have continued purchasing from your house right up to the present.

We find that your product is superior to others, and that your service is unusually prompt and satisfactory. And we say this only after having given others a trial !

For the last five years we have been using the mechanical method of bookkeeping under the Kalamazoo C System and we have found that :

1. It gives us a correct balance of the customer's account at the completion of each entry.

2. Each day's work is mechanically proved.

3. Our accounts are always posted up to date—a feature of great value to our Credit Department.

4. One operator can carry the work that required two under the old system.

Ours is a rapidly expanding business, and the flexibility of the Kalamazoo C System has solved our problem of handling a huge number of increased accounts. We consider it the best system in use, and we are glad to say so to the world.

An artist bases testimony upon study and experience.

I have given a good deal of time to studying phonographic reproduction, and my decision to make records exclusively for the Aeolian-Vocalion is based on the actual superiority of that instrument and the Vocalion record.

Reproductions of one's art that are made by the thousand and distributed broadcast, reaching localities where one is never heard personally, have an influence that no artist can afford to ignore.

The Aeolian-Vocalion is undoubtedly the best phonograph made today. Its tones are better, richer, freer, and more naturally beautiful than those of any other. And it seems capable of reproducing the characteristics of the artist's voice more definitely than any other instruments.

This, coupled with the spirit I have encountered in the Aeolian organization, its wide knowledge of musical requirements, its attitude toward the Vocalion as a serious musical instrument, as well as the reputation of the Company, has led me to select the Aeolian-Vocalion as the medium thru which I prefer to reproduce my art.

Recommending Bill genially and congenially, but not altogether convincingly!

You ask me to recommend Bill Higbee.

This, because he has applied for membership in our precious "sewing circle," and has had the undulerated vanity to refer to me. Well, then, here goes, and Heaven Help Bill, say I:

Billiam Higbee was born of poor but honest parents in the year of our Lord, eighteen hundred and sixty, in the month of February, the twenty-ninth day. But as far as I have been able to learn from an acquaintance with our subject covering more than fifty years, he has never permitted his inherited poverty and honesty seriously to handicap his career.

From a very early age Billiam evinced a very extraordinary liking for coin and jewelry. He played with trinkets and siller in his cradle. He invariably went lullabying (tho he is reported to have been a wakeful child) with his Daddy's timepiece in his hands. It is asserted as a fact that he once swallowed a Canadian quarter, but there is nothing in the record to show that he ever masticated a timepiece—wrist, pocket, mantel, or grandfather.

These details I give you early in my story, just to show you that, as an infant, Billiam had a commercial complex, and was probably born with it.

As for his honesty, you know, as I know, as the world knows, his history, as a politician and a lawyer. He has been the conventional best of both. Nuff said!

Now, when it comes to taking this applicant into the Lenape Club, why, I have no objection, of course. Let him come. He'll do us good. (Get the accent right in this last sentence, please.) What's more, he'll afford perpetual stimulus to our treasurer in the matter of collection of dues. Bill Higbee, I reckon, has inspired a greater bulk of artistic collection literature in every line of business, than any other man alive. He owes

[*Contd. on p.* 189

Contd. from p. 188]

me fifty this minute, and I therefore have a personal interest in seeing him in the club. I'll be able to dun him daily for the dollars due ! Besides, Treasurer Longrene needs a new set of collection follow-ups. On this score alone, therefore, I'm for admitting Bill Higbee.

But there are other redeeming features about Bill. He's an A1 dresser, and can always be relied upon to adorn our lobby on ladies' nights. He never rode a horse in his life, but you ought to see him in a riding suit ! Why, man, he just bulges with beauty ! He wears a chess uniform, too, sometimes, tho he plays the game with very much the same nonchalance with which he pays his bills. One of the biggest considerations about taking Bill into our club is this : There isn't a member who cannot beat him at our favorite indoor sport. This is not saying much for anybody's game except my own, and modesty forbids my saying more ! But this I will say : I've been the chess champion in the Lenape Club for the past forty years.

And the game Bill plays won't put me on my mettle one little bit, in spite of his uniform ! My brethren may try him in welcome. Beating Bill at chess ought to give them just about the same sort of stimulation that a kidnaper enjoys in robbing a dolls' hospital.

But why expatiate further on the candidate's virtues ? Take him in. If you don't, he'll never pay some of us what he owes us. If you do, he may. But he'll never pay his dues. It's about fifty-fifty, viewed from either angle.

I am sending Bill a copy of this discerning recommendation. I suggest that you post this on the club bulletin board as a model to be followed hereafter in similar cases.

And be sure to give the goat a goodly grooming for Bill's initiation ! !

PRACTICE

(Students should make use of real and exact addresses in the solution of the problems here and elsewhere given in the book. Addresses are by no means always supplied in the problems. But students should fix in mind certain local and remote (even foreign) addresses by using them in the letters they write for practice. They are advised to imagine that the problem letter to be written is in each case written to some definite person or firm. It is a part of every business student's training to know exactly and on the minute the names and addresses of the leading firms in his community, as well as the names and addresses of the leading firms of the country and of the world.)

1. Write letters of application in answer to the following:

Office boys and girls wanted by large bank in financial section of the city. Work consists of addressing envelopes, answering telephones, running errands, and so forth. Answer in own handwriting, stating age, education, school now attending (if any), experience (if any), and salary expected.

Young college man wanted in the accounting department of a large retail establishment. Excellent opportunity for advancement for the right man. Must offer best of references, and explain attitude towards life, and aim in choice of life work. Write fully, stating among other things your age, education, and experience. Your letter will probably be the deciding issue in consideration for this position.

Bank cashier needs confidential secretary, young man or woman of superior training and good appearance. Knowledge of stenography and typewriting will be an asset, but it is not an essential. Applicant must be able to exercise tact and judgment in the supervision of the routine work of the cashier's office, and must know how to meet and talk with people. Occasional travel will be necessary. Answer in full, in your own handwriting.

The merchants' association of this city solicits members from among those merchants who are permanently established here, and who are interested in the community sufficiently to assist in a cooperative and forward-looking movement for increased commercial and industrial population. We want to sell this thriving little town to manufacturers, and we want to do many other things to "make us bigger and better." COME IN. Membership fees are fifty dollars annually. Applicants for membership must give satisfactory evidence of business growth, stability, and institutional ideals.

We have an excellent opening for a young woman of the Emma

McChesney type, who is willing to travel in the middle west, visiting the pianolo trade. She should be an alert and experienced saleswoman, and should in addition be able to manage local musicales in halls as well as in private homes. Musical ability not a requisite, but it would of course be an asset. Write us fully about yourself, and tell us, among many other things, why you think we advertise for a woman rather than for a man.

2. Assume that you are the one seeking the position explained in each of the advertisements below. Write fully and sellingly in answer to each advertisement. Make your application give the impression that you possess knowledge of the kind of work indicated. This will probably require that you "read up," or otherwise learn about it. It will be fatal to pretend, for you cannot fool a man who knows what he wants, and asks for it.

An Unusual Opportunity Awaits an Unusual Man

—a man who primarily can obtain other men's views and at the same time sell them an idea.
—a man who thoroly knows the electric fixture business and the electric lighting business.
—a man with an artistic sense, but not an artistic temperament.
—a man broad enough to meet all kinds of men on their own ground.
This man must be extremely tactful. He must be thoro in his work.
Above all he must be a *good listener*. But if in addition to this qualification, he can speak convincingly to a group of men when occasion requires so much the better.
Such a man is unusual. But for this unusual man there awaits an unusual opportunity.
If you are such a man, looking for a broader future, write fully and in entire confidence.

We want an all 'round man who can *write*—direct-mail, house organs, trade and general advertising. A man with vision and the ability to adapt it to practical purposes. And—very important—a man who can write short, virile, articles on various phases of merchandising and salesmanship. This is a good steady position with a high-class Philadelphia advertising and printing service house, which you will be given every opportunity and assistance to develop still further. Give details as to experience and initial salary wanted; be prepared to submit samples of your work, and sell yourself in your letter, as this is what must gain you your first interview.

A national corporation has an opening for a man or a woman with a real nose for news, who can extract the worth while publicity from items flowing in from all over the country, who can visualize and express the human interest existing in the many-sided activities and operations of thousands of employees, and who can edit one of the country's best known house magazines.

In one of our most prominent bookstores several vacancies exist. These positions are suitable for both men and women. Naturally, those having experience will be preferred, but any one who is desirous of such employment, and who is of good address and pleasing personality, and is well versed in general literature, need not hesitate to apply, in writing, giving full qualifications.

Advertising Manager wants young lady stenographer with secretarial qualifications. Must have experience, initiative, and ability to assume office details and responsibilities. State full particulars, and salary desired.

Young man trained in research and trade investigations. Preferably a man with thoro knowledge of farm and agricultural conditions. Splendid opportunity with development department of high-class publisher in Southwest. Reply in detail.

We have a position open for a bookkeeper. We want one who is capable of taking full charge of the bookkeeping system of an advertising agency and who has had experience with books of that kind. If you believe you have the qualifications and initiative necessary to fill this position, we should like to hear from you. We prefer a woman, but will consider the application of a man. Address with full information as to age, experience, and salary desired.

You can make a splendid place for yourself at the head of our checking department. We want some one who is experienced, can manage others and wants to develop himself by using common sense and gray matter. The opening is with a big, well-established agency where merit is recognized and rewarded. Tell us of your experience and ambitions, and what salary you expect. All correspondence will be treated confidentially.

Bread advertiser with bakeries in many cities, wants young man with bread advertising experience. The position will require periodical visits to bakeries, analysis of local conditions in the various territories, and, when campaigns are on, follow-up work with salesmen. A pleasing personality and tact are necessary. Unlimited possibilities for the right man. Give a brief summary of experience and state salary to start. Replies will be held in confidence.

The services of a young lady trained in producing retail advertisements are desired in the promotional department of the Memphis (Tenn.) *Record*. Must possess keen conception of merchandise in all branches and have due regard for art in typography. Splendid opportunity in a highly developed and appreciative organization. Tell all about yourself in a letter, and indicate remuneration expected.

One of the largest and most rapidly growing manufacturers of paints and varnishes is open to receive the applications of men who have successful records as sales managers to take immediate charge of branch offices and sales districts in Michigan, Ohio, Pennsylvania, and Indiana. In replying state past experience, qualifications, age, reference, and salary required.

3. Assume that you are an employer. Write a letter in answer to each of the following advertisements for a situation. Explain exactly what kind of opening you have, what the work is, and what salary you can offer. Tell also what opportunities there are for advancement, and for general uplift and betterment. Point out items in the advertisement that indicate that the advertiser is, you think, the very person you have been looking for. But ask certain questions regarding matters not covered in the advertisement and about which you are consequently in doubt.

This man has had ten years' experience in advertising with some of the foremost manufacturers in the United States. He has also had experience in advertising agencies. He knows the fundamentals of advertising and the media for putting them into effective operation—the "when," "how," and "which" of applying them to definite propositions. He has had a wide experience in using general magazines, business, technical and farm journals, direct-by-mail advertising, house organs and dealer promotion work. He began as a copy writer and has gone thru to important executive positions. His record is a good one, good enough to have resulted in return engagements with previous employers. He has sound business sense and executive ability. He is thirty-four years old and well educated. He will be interested only in a position above the average with a substantial, progressive company.

A well-known advertising man says I have "a very accurate straightforward ability to analyze and present the facts in any case." Eight years in publicity and three years in sales enable me to translate the facts into practical, effective sales promotion plans; virile, forceful sales letters, or interesting copy. Thoro engineering training enables me to handle engineering problems when necessary.

Former captain, French Army, experienced in manufacturing, desires to represent an American company in France. Thirty-three years old. Bachelor of Science, student at Ecole Centrale two years, understands some English, and making rapid progress in speaking. Lived in north of France twenty-one years, and was a member of Government Committee on Commerce, Industry, and Agriculture. Has numerous desirable trade connections.

A salesman from New York is beginning his sixth year in Arkansas and Missouri, creating and cultivating the jobbing and department store trade with one of the most expensive lines of perfumes and toilet preparations. Last year his sales increased 100% over the previous year. His intimate knowledge of, and his ability to create business with department stores and jobbers, will be valuable to a manufacturer whose product is capable of broader distribution thru these channels. Open for engagement early in January.

A young advertising man, with eight years' sales and advertising experience, wishes position in Western States that offers better opportunities for advancement than present position affords. Have had sales work and charge of local advertising with large national advertiser. Was advertising manager of progressive technical class journal previous to service in army. Am now advertising manager of manufacturing firm—marketing limited lines of machinery in domestic and export territory. Applicant is married and graduate of Stanford University, in College of Engineering. Capable of handling all advertising and publicity and preliminary sales correspondence of firm manufacturing machinery or similar commodities. Salary to start $3500. a year.

4. You have an opportunity, we shall say, to secure a very desirable position, one that you have for a very long time been trying to get. At last you are told that, if you can produce a satisfactory recommendation from your present employer, the position is yours. You have told your employer this, but he wants you to put it in writing. Do so. Make it a strong and enthusiastic appeal, but keep it restrained and dignified. You are sorry to leave him, of course, but you are glad for this opportunity.

5. In reply to your letter written in compliance with Problem 4, your employer writes to you and also to the firm that offers you the position. Reproduce both of these letters, the one congratulating you and the other recommending you.

6. In a letter of application for a position in the foreign department of the Guaranty Trust Company, 140 Broadway, New York, you gave as references a trust company in Newark and a national bank in Chicago, in both of which you have previously been employed. Write the Guaranty Trust Company letters that follow up these references. Write the letters of recommendation from the Newark and Chicago houses respectively. Assume that one of these letters of recommendation speaks of your qualifications in connection with the work of a certain department, and that the other recommends you in connection with the work of a different department.

7. Assume that you have an employee who is obliged for domestic reasons to move to a remote part of the country. You are extremely sorry to have him go, for he has been one of your most reliable and dependable assistants. Write him a letter of introduction to your cousin who is cashier of a bank in the city where his new home is to be. Write him also a letter of general recommendation, calculated to be of service to him in seeking employment in his new place of residence.

8. You have been called upon to write a recommendation for an old employee who, while working for you, was industrious and efficient, but who was aggressively radical in his beliefs and a somewhat disturbing influence in your factories. Your recommendation will probably be the deciding issue in his candidacy for a position with a firm the employees of which are not closely knitted together by either internal or external organization. Let your recommendation be tolerant and frank, as well as elucidating and forceful.

9. James Warrington, highly respected citizen of your community and one of the most prominent business men, has given you as reference in his application for membership in your golf club at the summer resort where he and you spend the summer. Both the application and the recommendation are more or less formal and routine matters. But in the recommendation that you write for Mr. Warrington you take a few good-natured thrusts at his game, and compare it with your own, to his disadvantage, of course. You urge your fellow members, most of whom know him well and favorably, to admit him to the club more for the man's sake than for the sake of the game. You are on sufficiently intimate terms with Mr. Warrington to make this indulgence of humor a perfectly safe procedure all around. Prepare the letter. The conditions of the problem may be turned to any similar situation, such as, admission to a guild or a literary society or a school team.

10. You are a grocer of good standing in a certain community, we shall say. You ask the bank with which you have had satisfactory dealings for many years, to write you a letter of recommendation to a bank in a nearby city, where you intend to make large wholesale purchases in the near future. Reproduce the letter that your bank writes in your behalf. It should contain exact data bearing upon your checking account, your estimated business, and your current solvency.

11. You have used, let us say, a certain automobile for many years with extreme satisfaction. You are enthusiastic about this particular car, and are always ready to say so. The local agent asks you to write a letter for publicity purposes, recommending it in one special capacity only. Write the testimonial for the agent, telling what the car will do and what your own experience has been in using it, in this particular capacity, of course

12. Your accounts have been regularly audited for the past five years by the employees of a certain auditing house in your city. This house is now opening a branch in a neighboring city, and asks you to write a testimonial letter for it, to be used in advertisements in the local papers of the city of the new venture. Prepare this letter. Give in it definite facts from your experience with the company, as to the service it has rendered you. Point out, among other things, that your books are extremely involved and complicated, and that experts only are capable of auditing them.

13. Write a recommendation of yourself in the third person. Make this a little life history of your experience and attainment to date. Be fearlessly fair and just in your self-analysis and do not explain away failure or defeat of any kind by making excuses, or by charging either up to "the other fellow" or to adverse circumstances. Explain your successes with pride and frankness, but with modesty. Perhaps you can best do this by imagining yourself an employer on the one hand, and an employee on the other.

CHAPTER IV

SELLING THE EVERYDAY TRANSACTION BY LETTER

No matter how often they query
By letter, by voice, or by sign,
Remember, tho questions may weary,
To answer may be divine.

THE first thing for a representative of our business to get firmly fixed in mind is, that every question that is asked by any customer anywhere, any time, about anything must have an answer plus—an answer that consists not only of words and sentences, but attitude and action as well; an answer that is cordial in tone, courteous in expression, and more than complete in content. There must be no curtness, no shortness, no impatience—no matter how foolish the question may seem or how disagreeable the questioner may appear. Above all, no question that is asked in this establishment is to be answered by pointing to a sign or by reference to somebody else, AND, for an employee of this house to say, "I don't know," in reply to a question is to confess that he is unqualified to hold down his job efficiently.

THIS code has become a form of business-religion with the employees in a large retail house in the middle west. It applies, and should be applied, just as strongly to the business letter situation as to the business face-to-face situation. Letters of request and acknowledgment, that is to say, *everyday letters* or *everyman's letters* or *general business letters* are likely to induce cursory and summary treatment because of their large numbers and their persistent regularity. They have been called *routine* letters (see pages 95 and 201), and have thus been condemned by the very name to the realm of conventionality and mechanism. Do not refer to the letters of your daily round of work as *routine* letters. If you do, you will psychologize their content as routine, and will ruin business for your company by writing them in a routine manner.

Mighty oaks from little acorns grow. Colossal contracts from careless queries come. Every one of your questioners compliments you with the imputation that you possess knowledge, and with the assumption that you have the ability to express it intelligibly.

BUSINESS LETTER SERVICE
Boston New York Philadelphia Chicago

January 4, 1930

Ordway Brothers
120 Ordway Square
Denver, Colorado

Gentlemen:

Some business houses make use of this kind of letter arrangement. The first line of every paragraph is extended rather than indented or set flush with the other lines.

Extended paragraphing is very appropriate for those letters in which it is desired to emphasize the first word or the first few words of every paragraph. The extended portion seems to strike out to catch the eye.

But in addition to this, extended paragraphing affords a very pleasant and attractive picture, if it is carefully carried out. Tho it may usually entail two signals for paragraphing, when and where only one is really necessary, there can be no serious objection to such repetition.

Yours very truly,

John B. Opdycke

John B. Opdycke
for
BUSINESS LETTER SERVICE

O....2

Every one of your informants compliments you with his attention to your interests. To ask is a privilege; to inform, a duty. But also: to inform is a privilege; to ask, a duty. Question-and-answer should imply a mutually obligatory and a mutually complimentary attitude. It is only by taking this point of view toward everyday letters that they may be elevated from the realm of the commonplace. Just because they have to be written in such large numbers and so frequently, special and extraordinary care should be taken to keep them fresh and vivid and personal and stimulating. Every query you receive should be regarded as a challenge.

It may be a disadvantage in everyday correspondence that large numbers of letters are written to and by people who know but little of business and who are consequently unbusinesslike in their communications. But there is a compensating advantage in the fact, namely, that practically all everyday letters are prompted by an interest already created. The letter writer whose work it is to sell everyday transactions by letter, is privileged, therefore, to concentrate upon direct subject-matter. He may begin *in medias res*. He is not obliged to build attention or interest by means of indirect subject-matter. But this is not to be taken to mean that the everyday letter is not to be made a business builder. Its opportunities for stimulating and accelerating business are greater than those offered by any other type of letter salesmanship. If the most subtle temptation of the everyday letter writer is that of allowing his letter copy to descend to the commonplace, his most serious obligation is to make every letter he writes induce reactions that will culminate profitably in permanent good-will.

Questions, as a rule, should be serialized from short to long, from simple to complex. They should at the same time follow logical sequence and grouping. A clear-cut tabulation of a series of questions may go far toward facilitating the work of those who answer, and accordingly toward speeding up replies. Questions should be stated simply and directly, and prefaced or re-enforced by such phrasal civilities as *please, kindly, if you please.* In consideration for the person of whom inquiry is made, questions should be so framed, if possible, as to be answerable by a mere *yes* or *no.* This is not to say that they should be so answered (see below), but it is certainly a valuable and worthwhile aim for a questioner to keep in mind. It will help him to focus his thought and

economize his interrogative expression. There can be little, if any, real reason for making an inquiry complicated. All questions, even the curious and humorous hypothetical ones that lawyers sometimes promulgate, are capable of clarifying division and subdivision. Every question asked in a letter should be separately paragraphed and spaced, and questions in a series should be numbered. The form of a letter of inquiry may be further improved by setting all questions on a margin inserted from the margin of the letter proper.

Attitude and tone in asking questions are quite as important as in answering them. Neither ask nor answer questions with a superior or a flippant or an irritable or a submissive air. Inquirer and informant are on an equality. The mere momentary question-and-answer situation gives neither the one who asks nor the one who answers any right of assumption by way of ascending or descending or condescending regard. Foolish questions are to be answered seriously; serious questions are never to be answered foolishly. The questioner must always be given the benefit of every possible doubt as to the seriousness and sincerity of his questions.

Information, like interrogation, should be serialized and partitioned whenever possible. The fact that a questioner may have been careless and perhaps obscure in the formulation of his questionnaire, does not at all excuse an informant's being so in his answer. Answers to questions must be clear, concise, complete, but they must be clear and complete even if they cannot always be concise. The letter of information may be the one vehicle of business composition wherein the rule of conciseness has to be liberalized. If answers to questions are too brief and compact and concise, they may not contain "all the information," and the query-and-answer sequence of correspondence may be unprofitably prolonged. Even where questions may be answered by a simple *yes* or *no*, it is rarely good busines to answer them so simply in a letter of information. Plusage and surplusage of answer may be "proper to the point." Certain *yes*-and-*no* questions offer tremendous business-building opportunities. To ignore these opportunities would be to "routineer" everyday correspondence, and pass business along to the other fellow. On the other hand, to try to create business-building opportunity out of every query,

consciously and aggressively, would be to disgust and disperse intelligent prospects. The man who sells the everyday transaction by means of letters must exercise unusual tact and judgment and discernment. *Yes* and *no* are rarely sufficient answers, but sometimes they are. He must know when. It is as bad salesmanship to over-answer a question as it is to under-answer or ignore it altogether. Before undertaking his work at all, he would do well to look up the words *assertive* and *affirmative* and note the little distinctions of meaning between them. Hosts of advertisers and business letter writers fail because they do not distinguish clearly between these words and their meanings. All great business composition should be great business affirmation. But mere business-copy assertion deservedly in most cases means customer or prospect desertion.

The one who answers questions must aim to put himself in the place of the one who asks them. He must evince a desire to serve, and a desire to do it with distinction and character. Whether he is answering a coupon question, a trick question, or a question of high and serious import, his attitude must be an attitude of service. He may find it easy and convenient to write on the query letter: "See enclosed catalog," slip it into an envelope, and shove routine work off his desk. But this procedure will be automatism, not correspondence. A machine could do as much and probably do it better. He may find it easy and convenient to answer a query with the postcard message: "Our Mr. Jones will call to see you." But this procedure will be an impertinence and Mr. Jones a pest. As a method of following up business inquiries, the follow-up call has long since been "legislated out" by prospects intelligent enough to become righteously indignant at such perversions of their questioning and intrusion upon their time. He may find it easy and convenient to commit numerous other correspondence sins in his "handling" of the daily mail. But his particular work, above that of all others, should be to make attention to daily correspondence a virtue. If he "handles" his daily mail and treats it as so much "routine" to "get off his desk," he is the most dangerous man a firm can tolerate. If he vivifies and re-enforces the everyday letters that pile up on his desk, by dealing with each one as a business-building opportunity, he is the most valuable man a firm can "have *associated* with it."

The object of an order letter is to get something done in the quickest, the most convenient, the most agreeable way. It should be specific and exact in every detail. The order that is misunderstandable, retards and irritates. In a letter in which many articles are ordered, a graph or tabulation form should be used, and intermediate and grand totals should be given. A definite plan should be followed in the composition of an order letter. The articles desired should come first with exact catalog (or other) description covering size, price, color, quality, quantity, order numbers, and other details. This should be followed with definite instructions as to method of delivery, whether by freight or express or post or wagon delivery, and as to method of payment, whether by check or enclosed money order or cash payment on delivery. In a recently published mail order catalog this procedure in order letters is somewhat tersely and colloquially, tho not commendably, stated as follows:

> Tell us
> —What you want
> —How you want it
> —Where you want it
> —When you want it
> and
> —R–E–M–I–T
>
> And you'll get it just exactly *then* and *there* and *in that way.*
>
> *Thank you!*

Remittances may be made by stamps or bills or coins or checks or money orders. Stamps should not be used for remittances unless the sender has reason to know that they will be acceptable. They should be used to cover small amounts only, and should be enclosed in such a way as not to impair the gumming. Coin cards should be used for coin-enclosures. Checks, drafts, and money orders are the safest enclosures. Bills for small amounts may be

enclosed, but this method of making remittances is always attended with some risks.

When money in any form is enclosed, it should always be referred to in the letter that accompanies it, and the amount should always be indicated by both words and figures. The "enclosed please find" bromide may best be avoided. If it is used, however, it should be made to read correctly: "Enclosed find two dollars ($2) for which please send me . . . ."; not incorrectly as it is so commonly written: "Enclosed please find Two ($2) Dollars, for which send me . . . ." The words indicating amount may or may not be capitalized.

Technical orders, such as demand highly detailed description and explanation, or orders that run to great length, may require considerable time and difficulty before they can be accurately and completely filled. A large wholesale purchasing letter, or a contractor's specification letter ordering material for a large building, for instance, may require study and analysis that necessitates an order-and-acknowledgment letter sequence. There will be letters asking for estimates and quotations, letters calling for modifications of plans and items, letters adding to or subtracting from original quantities. In all such cases, as well as in the case of smaller orders that cannot be fully or immediately filled, it is customary to make use of an acknowledgment form, giving assurance that the order will be filled as soon as possible. Such acknowledgment relieves the customer of any suspense regarding his order and anticipates or forestalls a *hurry-up* or *what's wrong* letter as a follow-up to order.

For the sake of accuracy, dates in any sort of business transaction cannot be too frequently and too insistently repeated. The acknowledgment of an order should state exactly when it was received. If there has been any discrepancy between the date on the order and its receipt, this should be definitely stated. The next item in an acknowledgment of order should state how and when shipment is or will be made, and if these matters are attended to in accordance with directions in the order letter, the customer should be reminded that such is the case. If any departure from those directions has been necessary, it should be carefully and plausibly explained. These details may be followed, as a rule, by some such business-building notes as appreciation for the

order, insistence upon prompt notice from the customer in case goods are not satisfactorily received, and a sales suggestion along some line in which the customer may be thought interested. In many cases the character of an order as well as the tone of the letter in which it is presented, gives an excellent sales suggestion cue for the acknowledgment. The habit of "reading between the lines" of orders should be formed early and indulged freely by those who are engaged in selling everyday transactions by letter.

Immediacy is the most imperative consideration in acknowledgments. Whether an order can be filled promptly or not, it should be promptly acknowledged. If it can be filled at once, the acknowledgment should say so. If it cannot be filled at all, the acknowledgment should say why, and, if possible, direct the prospect's order into the proper trade channel. If modification of any sort is necessary, the acknowledgment should be especially prompt and explicit. Definite reasons should be given for inability to fill the order and forward the goods. This should be done as far as possible by means of personal letters, but in enterprises where large numbers of acknowledgments of all kinds are used, forms such as are above referred to, have to be used. The filling of orders may have to be delayed because of errors or indefiniteness on the part of the customer in making them out. Catalog numbers may be confused; prices may be wrongly listed; addition of items may be wrong; provision for payment may be omitted, and so forth. In any such event the letter of acknowledgment becomes in part a letter of claim or adjustment (see Chapter V). The required revision or correction must be made, and the order saved.

Every letter of acknowledgment should be made not only a good-will retainer, but a good-will builder. Its aim should always be to make new orders repeat orders, and repeat orders increased orders. It should especially personalize first orders, for first-customer impressions are the most lasting of all first impressions. If forms are tabu anywhere in merchandising they should be especially so here at the point where the first relation is made. If they are used here, they should be made somewhat fuller and decidedly more refreshing than acknowledgment forms usually are.

The letter of order is in a sense a letter of inquiry. The letter of acknowledgment is in the same sense a letter of information. The person who thinks enough of your establishment to ask it a

question, is worthy of having his name placed on a list for follow-up occasions. The person who, on the other hand, gives you information will be very likely to be interested in any information you may be able to afford about your particular business. He, too, may be profitably listed. The fact that a person has placed an order with you, is the very best of reasons for assuming that he may be induced to place other and larger ones with you. And again, the person who acknowledges your order in courteous and considerate terms thereby evinces traits that interpret him as being himself a desirable prospect.

In other words, the everyday transaction is nine times out of ten mutually salable. It is rarely a transaction of *all give* or *all take*. It invariably means sales and good-will opportunity at both ends. From this point of view it is worth all the skill and sincerity and sagacity that the everyday business letter writer can bring to bear.

A polite and explicit request.

> You hold for me, I believe, a Blake Box Certificate of the 1918 issue.
>
> I should like to exchange this for the new Blake Box stock issue to be issued on February 1.
>
> If you will be good enough to send the old certificate to me I shall make the exchange, and then return the new stock to you.
>
> Thank you.

A polite reply to the foregoing request.

If you care to have us do so, we shall be glad to exchange the Blake Box certificate for you.

If, however, you prefer to make the change yourself, just drop us a word to this effect in the enclosed stamped envelope.

We enclose also a power of attorney blank, properly executed for you to sign, in case you care to avail yourself of our services in the matter.

It is not necessary for us to add that it is always a pleasure for us to serve our customers in such transactions as this.

An old country gentleman writes to the bank in his nephew's behalf.

My nephew has just succeeded in rounding out the sum of $1000. from his earnings. He has been accumulating this amount in the Boston Savings Bank, and he would now like to withdraw it and invest it in some security.

The chief considerations are safety, convenience, and interest. He is just starting in the campaign that it is necessary for all men to make anent the proverbial rainy day. And of course, he therefore wants to "play safe."

I should be obliged, therefore, if you would go into considerable detail in your reply, not only as to the investments themselves but also as to what should be his method of procedure in making his purchases thru you.

I realize that this is a particularly small amount to ask a house of your size to consider. But mighty oaks from little acorns grow!

And the bank not only replies, but "warms" to the old gentleman.

> We are very glad indeed to be of service to your nephew, thru you, toward a safe start in investing his money.
>
> Attached to this sheet you will find a list of issues that we consider amply secured. The present market rates and interest yield are indicated in all cases. There is in addition a brief explanation of each of the securities listed.
>
> The prices mentioned are of course subject to confirmation by us immediately before purchase is made.
>
> Any order you may intrust to us will be executed to your best possible advantage, in accordance with the market prevailing at the time it is received.
>
> Thank you for consulting us. And let us add, please, that no amount of money is too small for us to consider in such a worthy connection.

A request based upon a condition that is clearly explained.

> I have confidential advice to the effect that the new Galveston Oil Company stock promises to be a tremendously good investment.
>
> It is my intention to buy some provided I can prevail upon you to lend me $10,000. for six months at not more than six per cent.
>
> I shall put the Galveston Oil stock up as collateral, along with a hundred shares of Brazilian Rubber. If you require more by way of security, I think I can satisfy you.
>
> Your reply is awaited with much interest.

Showing a polite follow-up interest in service extension to a new customer.

May we ask your attention to the following in connection with the account you have recently favored us with ?

In order to distribute the work of our accounting department in such a way as to avoid confusion and congestion, we should like to rule off your account and send you your monthly statement on the first Friday of each month.

This will enable us to render you a better service, we are sure, than any other arrangement that can now be foreseen. But if it is not entirely agreeable to you, we shall of course attempt any other plan that you think will be more convenient for you.

At any rate, we shall appreciate your confirmation of this plan, or any suggestion for revision that you may care to make.

Thank you.

A valuable good-will acknowledgment.

The advertisement featuring ——— gloves has just been brought to my attention, and I want to thank you most generously for it.

It is a very great compliment to the ——— line to be given the endorsement of an organization as conservative and as insistent upon high-quality merchandise as your house is so well known to be.

We shall most assuredly endeavor to live up to the reputation that you have kindly helped to give us. We hope that any service we may be privileged to extend you will in every way warrant the confidence that you have expressed.

Informal but businesslike acknowledgment.

Glad to hear from you.

Drop in at 10.30 tomorrow and I shall make it a point to be immediately at your service.

Sorry you missed me the last time you were here, but unexpected matters kept me away from my desk all that morning.

Here is a little statement from the Squires people. Very interesting dividend, isn't it ?

14—(429)

A definite and clean-cut acknowledgment.

> Your certified copy of a resolution covering your authority to sign checks and other papers in behalf of the Blaine Tobacco Company, was received by us on July 12.
>
> This document has been placed in the proper files and we shall be governed by its provisions in future business pertaining to the Blaine Tobacco Company.
>
> The cards that you requested for a new set of signatures for all those now having signatory power are enclosed.
>
> Thank you for your prompt attention to our request.

An acknowledgment that bespeaks the right sort of cooperative spirit.

> We have just received your letter of the tenth.
>
> A copy of the wire that precedes this letter is enclosed.
>
> The case of your customer is similar to that of a great many others here. We do not like to take on any of the money except on a time basis, or with a reasonable notice of call such as you outline.
>
> It is important that we have a prompt reply to the query in our telegram. If you have not replied to it by the time you receive this letter, will you please do so immediately the letter comes to you?
>
> This is not asked with the slightest intention to rush you. But we are obliged to request promptness because there are some other interests up here for us to deal with, after we have given you the first opportunity.
>
> We appreciate your writing us as you did.

A refreshing everyday letter that has sound sales quality linked with personal interest.

This is simply to say that we greatly appreciate the account you are maintaining with us, and to call your attention to a few of the facilities we are prepared to offer.

We should be pleased to have you avail yourself of the benefit of our interest arrangement. We pay two per cent per annum on daily balances, provided the average for the month amounts to $10,000. or more.

Your name will be placed on the mailing list of our publication office, if you do not object. This will enable you to receive all of our regular and occasional publications, among which you will probably find the MONTHLY BULLETIN especially helpful.

We enclose a par list which indicates a considerably enlarged number of discretionary places. Items sent to us for the credit of your account, coming within the discretionary list, will be accepted by us at par.

Your inquiries regarding any financial matters whatever are constantly solicited.

Direct, lucid, courteous, and brief.

> You have a note of ours for
> $1,000,000.
> which matures on May 24.
>
> This is secured, as you will recall, by certificates of the United States Government for a similar amount, due on the same date.
>
> May we ask you to collect these? And will you please credit our account with the amount, plus interest allowed? Of course, charge our account with the amount due to you.
>
> We shall be greatly obliged to you for this service.

A polite and generous acknowledgment.

> In a separate envelope we are sending to you copies of the following publications:
>
> South American Exports
> Cooperation in Credits
> Publicity and Service
> The American Bank in China
> The New Oil Investments
>
> We trust that these will provide you with the information requested in your letter of April 10.
>
> If we can be of further service, please call upon us.

A direct and elucidating reply to a request.

> Today I am sending you one of the binders for the Bulletins.
>
> Your letter of February 28 remained unanswered for a few days, I regret to say, owing to the fact that we have recently opened new offices at 1012 Park Buildings, Worcester, Mass.
>
> The issue of the Bulletin for February 15 was very slow coming from the press, but we hope that you received your copy in ample time for your purposes.
>
> It would be helpful to us to have comments or suggestions from you in regard to the work we are trying to do. Feel assured that your interest is appreciated, and that any criticism you may have to make of our work will be given serious consideration.

An acknowledgment that does considerably more than merely answer.

> The five dollars sent with your letter of January fourth entitles you to a membership in the association. We have changed your address to the one given in your letter.
>
> The report of the last conference is being rushed, and we hope to have it out about February first. The first number of the Bulletin will be out this week. Your membership covers a copy of the annual report and also copies of all Bulletins issued.
>
> We should be very glad indeed to have you with us at our convention in Chicago. In the past no special credentials have been necessary for admission to the convention, and it is altogether probable that none will be necessary at future meetings. We shall keep you informed on this point, however, in case any change of policy is decided upon.
>
> You will find the report of the last conference simply crammed with constructive material which will be of assistance to you in your work as correspondence supervisor.

Facts and figures unmistakably stated.

We are enclosing a rate card for your perusal which, we believe, will answer your queries regarding the advertising rates in the NEW YORK HERALD.

Full page advertisements measure 300 lines to the column, eight columns to the page, making a total of 2400 lines to the page, 1200 lines to the half page, and 600 lines to the quarter page. In solid agate type, count six ordinary words to the line and fourteen lines to the inch.

The circulation of the NEW YORK HERALD regularly exceeds 200,000 copies daily. It is, with one exception, the largest high-class quality circulating morning newspaper in the New York newspaper field.

We shall be glad to render you further service by way of submitting proofs and estimates, if you care to have us do so.

No mere receipt, but a personal acknowledgment.

The enclosed official receipt shows that our treasurer, Mr. Albert H. Wiggin, has received your recent contribution to the United Hospital Fund.

I am taking the privilege of sending with it just a word to express my personal appreciation of your kindness. Will you accept this also as a wireless message of thanks from your unknown beneficiaries who, lying in the quiet of clean hospital beds, will be certain to think gratefully of you ?

The appeal of the United Hospital Fund to the success of which you have contributed, has brought home to the heart of our community as never before, the great service of our hospitals. It is a permanent need for which I plead a permanent place in your thoughts.

If at any time you are interested in some one who should have free hospital treatment, please communicate with Mr. F. D. Greene, 105 East 22 Street. He will be glad to arrange for admission to the proper hospital.

The newspaper queries man goes to some length to make a difficult point clear.

We have your letter of Tuesday, raising the question as to which of the following forms of punctuation is correct :

(1) When did you last hear him say, " Where are the heroes now ? "

(2) When did you last hear him say, " Where are the heroes now " ?

The highest authority on our editorial staff states that both forms are in use and that De Vinne uses both. Of course, from a strictly purist point of view, there should be two interrogation marks, one for the first query to come after the quotation marks and another for the second query to be placed before the quotation marks. Usage has eliminated one of these, and logically the dominant question : When did you last hear him say, should retain the question mark outside of the quotation marks. This usage would now hold and be grammatically correct were it not for the fact that typists and printers, not accustomed to a *double* question, have come to make it a rule *always* to place the question mark inside of the quotations whenever that combination occurs. As printers have much to do with grammatical usage, you can see that their habit, even if logically incorrect, goes far toward establishing a rule. The fact that they think No. 1 has a better and neater appearance has, doubtless, much to do with its adoption in composing rooms.

You will see from the above that either form may be supported, but that No. 2 is logically correct.

The ———— composing room uses form No. 2.

An obliging acknowledgment from a large department shop.

Thank you.

Always glad to co-operate.

Here is a list of words misspelled during the current term by the students in our continuation classes.

This is a meager contribution to your cause, but we shall send you some longer lists later. At present we are listing the words misspelled by sales clerks in writing checks. These ought to be interesting for you and your colleagues, and you shall have them as soon as they are ready.

But I trust the following may be useful to you :

advertising	courtesy	hemstitch	salable
aisle	cravenette	intelligent	salary
alpaca	creditor	khaki	sateen
answer	crepe de Chine	mercerized	satin
apparel	customer	moccasin	schedule
applique	debit	mohair	selvage
batiste	debtor	moire	silesia
business	draft	negligee	statistics
challis	employee	overalls	suede
chemise	etamine	passementerie	taffeta
chenille	experience	peau de soie	trousseau
clerical	facsimile	pretty	umbrella
clerk	fichu	remnant	Valenciennes
counter	flannel	requisite	vici
courteous	guarantee	retail	velveteen

The tabulated form adds much to the clarity of this letter.

> We are pleased to report as follows on your inquiry regarding the use of the word *after*:
>
> When used with a progressive tense the word *after* indicates
>
> 1. an action about to take place
> 2. completed action, cf. Fr. *venir de*
> 3. present action (in this sense it is freq. otiose)
>
> (1) *Inverness*—I will be after telling him (I will tell him) (HEF)
> *Cheshire*—He's after taking another farm
> *East Anglia*—The hen is after laying
>
> (2) *Inverness*—I am after telling him (I have just told him) (HEF)
> *Ireland*—I am after dining (I have dined) (GMH)
>
> (3) *Ireland*—Is it Lanigan you'd be after comparin' me to ?
>
> Our information is based upon the English Dialect Dictionary, ed. Joseph Wright (Oxford), pub. Putnam.
>
> Thank you for the privilege of helping you out.

An acknowledgment, a declination, and a request, all in one.

> Thank you for your invitation of the tenth to meet and hear Dr. Morgan at your house on the evening of the twentieth.
>
> I don't believe that I shall be able to accept. But would your courtesy permit me to pass the invitation along to Mr. James E. Pearsall in case I am unable to be present ?
>
> He, I suspect, would understand and appreciate the talk better than I.
>
> You are very kind to think of me in this connection, and I thank you again.

A letter from a foreign bank, that may be interestingly compared with American banking letters. Note the salutation and the complimentary closing. Note also the conservative phraseology and the capitalization.

Dear Sir,

I have your letter of the thirtieth and I am glad to inform you that it will afford us pleasure to open an account in your name on being furnished with the usual introduction.

Moneys are received by the Bank on Deposit, subject to seven days' notice of withdrawal, upon which Interest is allowed at the London Bankers advertised fluctuating rate for moneys subject to such notice, which is at the moment 5%. For amounts of £500 and upwards, fixed for periods of three and/or six months, we should be prepared to quote fractionally higher rates of Interest, which at the present time would be ¼% and ½% above the fluctuating seven days notice rate.

Our customers' instructions in regard to the purchase and sale of stocks and shares always receive our careful attention, and we should at any time be pleased to refer to leading Brokers on the London Stock Exchange for their advice regarding the Investments you have in mind. It is not the custom of English Banks to deal in Real Estate, but we should, no doubt, be able to put you in touch with firms in that Market.

Neither do the Banks here undertake Insurance, but if you will kindly give us particulars of the business you wish to arrange, we shall be pleased to give you the names of two or more Insurance Companies.

If you decide to open an account with us, will you please complete the enclosed signature card and slip, returning them to us through your home bankers who should, please, be requested to confirm your signatures.

I have the honor to remain

Yours faithfully,

Note the somewhat different tone from that in an American letter of the same sort.

Dear Sir,

I venture to solicit your sympathetic and practical co-operation in an effort to raise the entire cost of the Mayflower Sailors' Hostel, The Octagon, Plymouth, which is to be opened on September 6th, and will be included in the official programme of the Pilgrim Fathers' Tercentenary Celebrations. The enclosed leaflet briefly indicates the work already accomplished, and the proposals for the future accommodation of all Sailors visiting this Port.

The Committee feels that there cannot be a more fitting memorial to the Pilgrim Fathers, or to the Sailors who bravely encountered such risks during the War, than the scheme here outlined, and confidently anticipate your support.

The Hostel and the old Plymouth Sailors' Home in Vauxhall Street are now united under the auspices of the British & Foreign Sailors' Society with one local committee (of which I am Chairman and President), and they are devoting their energies to the welfare of the Sailor in Plymouth, thereby eliminating any possibility of overlapping. It is hoped that the opening ceremony may be performed in the presence of the Prime Minister (the Rt. Hon. David Lloyd George, O.M.), the American Ambassador (His Excellency The Hon. John W. Davis), The Rt. Hon. The Earl of Reading, Viscount and Viscountess Astor, and distinguished visitors from the United States of America.

I shall be most grateful if you will kindly fill in the enclosed form and send it to me with your contribution prior to the opening ceremony.

Yours faithfully,

An explicitly itemized acknowledgment of order.

Thank you for your generous order of August 29.

We are sending you today by American Railway Express, prepaid, the following books :

Booker Washington, by Scott	$2.00
Cecil Rhodes, by Mitchell (2 vols.) . . .	7.50
Clara Barton, by Epler	2.50
Julia Ward Howe, by Richards (2 vols.) . .	4.00
Leo Tolstoi, by Tolstoi	2.00
Mark Twain, by Paine (3 vols.) . . .	4.50
Mons. Benson, by Martindale (2 vols.). . .	5.00
Pierpont Morgan, by Hovey	2.50
Life and Letters of Henry Irving, by Irving (3 vols.)	4.50
Life and Letters of Susan B. Anthony, by Harper(3 vols)	7.50
TOTAL	$42.00

We have been unable to locate Blanchard's PLAIN TALKS ON ADVERTISING for you, and we are informed that Brooke's QUAINT AND CURIOUS ADVERTISEMENTS is out of print.

Enclosed you will find some interesting book offerings that we are privileged to make to our regular customers beginning next Thursday, August 31, and continuing for two weeks. Two shelves that we think may be of particular interest to you contain some very exceptional opportunities in advertising and biographical titles. You will find these at the top of the stairway in the rear of the shop.

Thank you again.

An obliging acknowledgment explaining delay and providing for assured follow-up.

> Your order for a supply of our booklet "Rubber, A Wonder Story" has not been filled because of our inability to procure the necessary paper for printing. A sufficient quantity is now being manufactured, but too late to print the booklets for this school year.
>
> We regret exceedingly the inconvenience caused you and your students by the non-arrival of the copies you ordered. While we realize that no explanation of our difficulties can be half as pleasant to you as the receipt of your booklets, in view of the abnormal conditions we hope you will accept our apologies.
>
> When the paper arrives the booklets will be printed and will be ready for distribution at the beginning of the fall term. If you will fill in, on the enclosed card, your address for the next school year, the date the school opens, and the number of booklets you can use, they will be shipped to reach you soon after the opening day.

And the follow-up was not forgotten tho some months expired between the former acknowledgment and this letter.

> The copies of "Rubber, A Wonder Story" for which you wrote recently have been shipped to you today. If they do not arrive promptly please notify us so that they may be traced. The delay in forwarding them to you was caused by the abnormal conditions in the printing and paper trades which postponed their publication.
>
> After these booklets have been read in class, will you present copies to the children, so that they may consider them their personal property? Should you desire more copies at any time they will be supplied to you on request free of all charges.
>
> Your criticisms and suggestions as to the bettering of this booklet will assist us greatly in our educational work. A number of other similar booklets are now being planned and we hope soon to be in a position to bring them to your attention.
>
> Will you please fill out and return the enclosed card when you receive the booklets?

To hosiery buyers who sometimes wish information regarding the manufacture of silk hosiery.

Several of the processes thru which the silk passes in the manufacture of silk hosiery are very much the same as those used in the manufacture of chiffons, ribbons, piece-silks, and velvets.

All of the earlier operations, indeed, are the same. The point of departure is where the raw thread is dyed in the skein. From this point on, special machinery is required for the manufacture of hosiery.

The earlier processes for the raw silk—a sample of which we are sending you under separate cover—consist of soaking, rubbing, winding from the skein on to the spool, doubling the threads into the number required for the individual article (in our case anywhere from three to twelve), and then spinning or twisting. This last process combines the separate threads into a single strand. The finished and larger strands are put back into skeins for the purpose of dyeing into colors, or into white or black.

These earlier processes are all handled in our own factory, under our own supervision. The dyed silk skein is sent to the knitting factory, where it is again put on a spool, and later on a cone. It is then taken to the knitting machines which make anywhere from one to eighteen stockings at a time, one in the case of very elaborate and expensive novelties, and eighteen in the case of the plainest and simplest styles.

The leg of the stocking is made on one machine and the foot on another. When the two parts are united the pairs are joined at the toes and heels, seamed up the back, mended, boarded on shapes to remove all wrinkles, mended again, and then finally inspected.

This is the last of many inspections that are made thruout the process of manufacture. The hose are then boxed and put on a shelf for shipment later to the various retail stores of the country.

In addition to the skein of raw silk, we are also sending a small piece of dyed silk, and specimens of the fabric at the various stages of manufacture.

Immediate attention!

To the Members of —— ——:

Please telegraph *at once* to your Senator and to Senator George W. Norris, Chairman of the Senate Patent Committee, asking for immediate action on the Bill for restoring International Copyrights lost during the War, now pending in Senator Norris' Committee.

This Bill passed the House of Representatives without opposition and is intended to make it possible to reestablish in the United States copyrights of foreign authors, which were lost during the War, provided that the countries of which the foreign authors are citizens grant similar rights to citizens of the United States. During the War many Americans lost valuable rights, in Great Britain especially, and it is only by the passage of this Bill that these rights can be restored.

The present session of Congress is drawing to a close, and unless the Bill passes in this session there is little hope of obtaining relief for those who have lost their international copyrights during the last four or five years. Please telegraph, as requested above, immediately.

An obliging reply to a casual inquiry.

Thanks for your inquiry.

We are sending you a copy of the brochure "What Leading Medical Journals and Health Magazines say about Separate Beds and Sound Sleep." We hope that the information contained therein will be of interest to you and will also help you in the selection of your beds in the future.

Should you at any time be desirous of obtaining —— ——, ——, or other products and are unable to find a dealer who has just what you want, please communicate with us and we will refer you to one who carries our complete line.

A chatty reply to an inquiry order.

Thank you very much for your letter of June 17 with remittance of $10.

We sent you promptly the Romance of Business, and yesterday I had the folks send you the only two copies of Great Business Men that we had in stock. These are de luxe books, as you will see. They are beautifully bound, and are exceedingly rare (there will be no more of them like these produced). Little Journeys now are got out only in complete sets and we are not able to supply the single volumes.

These books at $10. each are cheap, and could not be reproduced for this nowadays. This is the only set we have left, and I am sending it on to you on approval. You will see that we have given you a special discount on the books, just because of our appreciation of your friendship and continued patronage. Of course, you may send them back, but my advice to you would be to keep them.

The two letters below were written by two different American banks in reply to a letter from a bank in India. They afford opportunity for some interesting comparisons.

1.

Your letter of November 16 is most opportune. For the past month we have been inquiring about banks located in ——— to act in the capacity of an affiliate, for practically the same reasons that compel you to seek a representative here.

Your name was suggested by our correspondent in London, Brown, Shipley & Co. who, we understand, represent your interests in London. Since we are both friends of Brown, Shipley & Co. and Brown Brothers & Co., it is but natural that we should serve each other in our respective countries to the advantage of all concerned.

[*Contd. on p.* 225

Contd. from p. 224]

You probably know of our many affiliates and branches thruout South and Central America. These have been a valuable source of credit information and we hold our files at your disposal.

Of late we have had many collections on your country and have experienced no small amount of difficulty in having them properly handled. It is likely that you also have many collections in the United States. The volume of this business is becoming greater each year and must have the proper attention. Should you feel that you would find it agreeable to have us as your representative in this country, we shall be pleased to act for you here.

We submit the following terms for your consideration. These are practically the same arrangements that bind our affairs with Brown, Shipley & Co., London. The business is conducted on a reciprocal basis.

In consideration of our forwarding collections thru your bank you will maintain on our books an average daily credit balance of $50,000. We shall keep our account with you in credit for the equivalent of this amount in Sterling. On this credit balance we shall allow you interest at 3% per annum.

Further, we shall grant you an acceptance line of $1,000,000. outstanding at any one time until this agreement is dissolved. Of this amount $500,000. must be secured by merchandise shipped from your country and the balance to create dollar exchange when needed.

When conditions warrant, you may overdraw your account up to $200,000., this overdraft to be covered by remittances in the following mail.

For information concerning our affairs you are at liberty to address the Guaranty Trust Co., of New York, the Central Union Trust Co., of New York, and the National Shawmut Bank, of Boston.

We appreciate greatly your writing us on the subject, and hope that our dealings will help increase trade between our countries.

15—(429)

2.

Your offer to serve us in connection with our banking business in ———, as contained in your letter of November 16, is very much appreciated.

Your proposition is indeed very interesting to us, particularly as our business in ——— has grown to such an extent that we may possibly be in a position to establish additional relations there. We should be pleased to have you advise us of your terms for the handling of our transactions which consist principally of collections, dollar and sterling drafts, and occasional payments which we may order by cable or letter.

We are enclosing a schedule of terms which we should apply to transactions passing over an account in your name and which we should be pleased to open for you. You will note that interest on your deposits will be credited at $3\frac{1}{2}\%$ per annum, until further notice. We particularly desire to call your attention to our Commercial Credit Division as well as our Collection Division. For payments against shipping documents we charge $\frac{1}{20}$ of 1% while confirmation of credits established at your request will cost you $\frac{1}{20}$ % extra. This commission will be charged at the time of the opening of the credit and it will not be refunded in case the credit is not used.

Our Credit Department will be glad to furnish you with whatever information you may desire on concerns in this country. We have information on hand covering practically every concern of any importance in the United States. Where no information is on hand we are prepared to obtain reports for you, free of charge.

Should you be interested in the stock market, kindly advise us and our Bond Department will gladly give you advice and information free of all cost. This department is further prepared to execute any order for you, charging the actual brokerage that we ourselves have to pay.

We hope that a mutually satisfactory relationship may be established at an early date.

The five letters that follow illustrate five different "treatments" of the same bank correspondence case. Which is the most satisfactory? Which the least? A comparative criticism of the letters should be written by the student.

1.

Mr. Thomas Green, subject of your letter of January 10, has been a valued customer of the main office of this company for the past ten years.

We are enclosing a statement of his checking account showing balance due to him of $126,537.50, and a transcript of his savings account with balance of $10,750. which amounts please debit us on receipt of this letter. You will receive from the Wells Fargo Express Company a registered package containing all the securities we held for his account, which we enumerate:

100	shares	U.S. Steel
250	,,	Guaranty Trust Company of New York
500	,,	Bethlehem Steel
1000	,,	Warner Sugar

Kindly have Mr. Green examine these securities and give you the necessary receipt, which please forward to us for our records.

2.

Mr. Thomas Green, subject of your letter of January 10, has been a valued customer of this bank since May 1920.

Mr. Green is one of the foremost dry goods merchants in this city, a man of excellent character and exceptional ability, and highly regarded by us.

He has had transactions in several departments of the bank, and I am enclosing statements from the commercial, credit, savings, trust, and bond departments.

Perhaps you can assist him in some manner. I will consider it a favor, and I am sure he will be doubly grateful.

3.

We are pleased to hear that Mr. Thomas Green wishes to continue his relations with our bank, thru your office. This is certainly to our advantage, as he has been one of our valued depositors for the past ten years.

He segregated his funds in two departments, running an active commercial account averaging about $100,000. and a savings account of about $5000. for the benefit of one of his younger children. The latter, however, is in his own name and draws interest at the rate of 4%.

The securities department holds for him some excellent stock in safekeeping. We have also been appointed as co-executor with him in settlement of a small estate of an eastern relative. We are having a duplicate record made of his transactions with the trust department, which we shall send you. We shall appreciate it if you will search the laws of California as to our status in this co-executorship, and advise us.

We are enclosing a statement giving you a full description of how this account is to be handled, also telegraphing the exact balance on both accounts, including interest.

New Account

Thomas Green, 135 Broadway, New York City.
Date . . January 15, 1920.

Has opened a drawing account with a deposit
of . . . . . $200,000. ;
also savings account in name of Thomas Green,
as Trustee for Thomas Green, Jr., with a deposit
of . . . . . $5000.

Drawing account—interest basis—monthly.
Rate 2½% and credited to savings account.

Savings account—interest basis—monthly.
Rate 4%.

The trust department holds the following securities in safekeeping:

$5000. par value Chesapeake & Ohio Refunding 5s. of 1945
100 shares U.S. Steel Corporation Preferred stock
$5000. par value U. S. Liberty Loan 4¼s, 1928
$500. par value U. S. Victory Loan 4¾s, 1922-23
Co-executorship in settlement of Estate of Charles Brown.

4.

Your letter advising us of Mr. Thomas Green's call on you has been received and attended to.

Mr. Green has been a customer of our savings department and has maintained a checking account with us. He has had securities in his name on deposit with us in our bond department, and he was co-executor with our bank for the estate of Mr. Charles Jones, a distant relative of his who has recently died.

You will please note that we are today crediting you $633.42 representing the balance of Mr. Green's checking account on which no interest was allowed, and $1841.61 the balance of his savings account on which interest was credited at 3½%.

The bond department is shipping you today securities held for his account as follows :

100	Shares	U.S. Steel Co. Common Stock
250	,,	Pennsylvania R.R. Co. Common Stock
500	,,	Bethlehem Steel Co. Common Stock
50	,,	General Motor Co. Preferred Stock

You will also receive from our Trust Department the following securities belonging to the estate of Mr. Green's relative :

25	Shares	Canadian Pacific
12	,,	Havana Steamship Co.
25	,,	Manhattan Railway Co.
50	,,	Interborough Rapid Transit Co.

The balance of the trust account amounting to $822.41 has today been credited to your trust account against which the bond department delivered to our Trust Department $1000. United States Liberty Bonds, as security.

As soon as you advise us that you have made the necessary arrangements this amount will be credited to your regular account and the securities will be released by the trust department.

We hope that all the securities forwarded will reach you safely. Any information that you may need

[*Contd. on p.* 230

Contd. from p. 229]

for the proper conduct of Mr. Green's account will be promptly furnished. The trust department is also forwarding you all the necessary papers in connection with the trust mentioned above.

MEMORANDA

Re Mr. Thomas Green, Los Angeles, Calif., formerly of New York

Mr. James Sheridan, manager of our Los Angeles Branch, has inquired what business we have transacted for Mr. Thomas Green who recently moved to Los Angeles. Mr. Sheridan states that Mr. Green has asked him to look after the transfer of his business from New York to Los Angeles.

Kindly do the necessary and advise me accordingly so that I may write Mr. Sheridan fully.

JOHN DOE

MEMORANDUM FOR BOOKKEEPING DEPARTMENT

Mr. John Doe:

Re Mr. Thomas Green, Los Angeles, Calif., formerly of New York.

With reference to Mr. Sheridan's inquiry and request to arrange for the transfer of Mr. Green's business to our Los Angeles Branch, please record that Mr. Green has kept a checking account as well as a savings account. No interest was allowed on the first mentioned account while 3½% was allowed on the second.

We are today crediting our Los Angeles Branch as follows:

Balance of Mr. Green's checking account $633.42
,, ,, ,, savings ,, $1841.61

Attached find statement of checking account and canceled vouchers.

W.O.

[*Contd. on p.* 231

Contd. from p. 230]

MEMORANDUM FOR BOND DEPARTMENT

Mr. John Doe:

Re Mr. Thomas Green, Los Angeles, Calif., formerly of New York

Regarding your request to ship the securities that we are now holding for Mr. Green, to our Los Angeles branch, please record that we are today forwarding the following securities:

100	Shares	U.S. Steel Co. Common Stock
250	,,	Pennsylvania R.R. Co. Common Stock
500	,,	Bethlehem Steel Co. Common Stock
50	,,	General Motors Co. Preferred Stock

W.O.

MEMORANDUM FOR TRUST DEPARTMENT

Mr. John Doe:

Re Mr. Thomas Green, Los Angeles, Calif., formerly of New York

Mr. Thomas Green, together with this bank, has been named executor of a small estate of a relative of his who has recently died.

We are now holding the following securities:

25	shares	Canadian Pacific
12	,,	Havana Steamship Co.
25	,,	Manhattan Railway Co.
50	,,	Interborough Rapid Transit Co.

The deposit of this estate in the general bank amounts to $822.41. A monthly allowance of $175. is made to the widow of the deceased. These payments were regularly made to her at the beginning of each month, checks being mailed on the first day.

We are now shipping the securities enumerated above to our Los Angeles Branch and are also crediting the Trust Account with the balance of $822.41, as security of which the Bond Department has delivered to us, in compliance with the law, $1000. Liberty Bonds out of its holdings. We are also sending separately the necessary papers in connection with this trust.

W.O.

5.

We have taken the necessary steps mentioned in your letter of January 10, and are closing out Mr. Thomas Green's checking account as of January 20. The canceled vouchers are being forwarded to him under separate cover, together with a statement of the account to date. We are retaining his signature card in case identification may be required, and you can have him make out a new one for your records. His balance is $9874.56, and we enclose our check for that amount.

Mr. Green's savings account has also been adjusted, with the interest added to this date. We enclose another check for $4270.22, the amount to be transferred to your office, also a photographic copy of Mr. Green's original application for a savings account. Some high class securities were also held by us in special deposits subject to the order and risk of Mr. Green, and we are sending them along by registered mail insured. The attached statement will give the list, together with the instructions we have received regarding them.

This gentleman is also co-executor with this bank at present in the settlement of a small estate of his aunt. As nothing has been said in regard to this matter, we are carrying it along until we hear from Mr. Green.

We are glad to recommend Mr. Green to you, and hope his account will prove just as satisfactory with you as it has been with us. He is a very fine gentleman, and one we believe you can have implicit faith in.

PRACTICE

1. Write to the Wharton School of Commerce, Philadelphia, Pa., asking for specific requirements for entrance. State your qualifications, and ask how you must proceed in order to be admitted at a certain time. Make it clear that you will not be satisfied to receive merely a catalog in reply to your request, but that you want personal and direct attention.

2. Reproduce the reply received from the Wharton School, giving the information requested in your letter written in compliance with Problem 1. Let it contain, not only clear and sufficient information to meet your requirements, but also other additional information in which you are extremely interested but for which you did not ask.

3. Write to a life insurance company asking for circulars of information regarding life insurance. Give sufficient facts about yourself, such as age, occupation, health, income, to enable the company to send you explicit reply as to policies, and perhaps make out a dummy policy to fit your case.

4. Write a letter to Montgomery Ward and Company, Chicago, ordering seven different articles of merchandise. Order by catalog number, give exact styles and sizes (if clothing is ordered), enclose check, and be explicit as to place at which goods are to be delivered.

5. Reproduce the acknowledgment of your letter written to Montgomery Ward and Company in Problem 4. This letter says that four of the articles (name them) ordered are sent immediately, but that two of them (name them) will probably be delayed for a day or two owing to congestion in shipping.

6. As manufacturer of a new and increasingly popular floor covering LEATHEROLEUM you find yourself utterly unable to fill the large number of orders that have followed an intensive advertising campaign. This is not because of a lack of foresight on your part. Your manufacturing plans, together with reserve stocks, are more than ample to cope with the anticipated increased demands created by the advertising campaign. But, unfortunately, just as returns from the campaign begin to make themselves profitably felt, you are confronted with the most serious labor problems you have ever experienced. There are strikes, not only in your own plants, but at various shipping headquarters also, and you find

yourself seriously embarrassed. Write a letter for circulation among dealers, explaining the situation, urging patience, requesting cooperation on their part with customers, and making certain inducements, such as price reduction, for those who await delayed deliveries.

7. You are a manufacturer of boys' caps. Your models are new and novel in design. They have one unusually unique feature, namely, they may be worn either side out. This reversible feature makes it possible to have one cap seem like two. It may be gray, for instance, on one side, and red on the other. Your sales slogan is TWO CAPS IN ONE. There is a wide variety of color and style. All caps are waterproofed before they are placed on the market. You specialize in artistic school and college lettering and designing. A dealer in a college town writes you to ask upon what terms he may be permitted to handle your caps exclusively in his community. Reproduce his letter. Then reply to it, stating exact terms, and explaining in detail the various sales points of your caps. Emphasize also particular sales cooperative service you are prepared to render by way of advertising, window cards, cap display racks, and special exclusive make-up for clubs and fraternities.

8. A dealer in Denver writes you that he has encountered increasing difficulty in selling the manicure sets that you manufacture, and that he does not care to handle your line further. You immediately wire your sales manager in this territory the contents of this letter, and ask him to call personally upon this dealer. He does so. He tells you that the dealer has never made use of the special window set-ups you provided for his use, never displayed the interior cases you sent him, and never circulated the special dealer literature you had printed at his request. Your sales manager adds, however, that such merchandise is in demand in Denver, and that other brands are selling well. Reproduce this correspondence sequence: the dealer's letter; your telegram to the sales manager; the sales manager's letter; and last, your letter to the dealer. This last should urge the dealer to reconsider, ask him whether he has made use of your sales literature and equipment, and offer to give him the exclusive use of your manicure sets in Denver upon unusually liberal terms, provided he will avail himself of your cooperation to the full.

9. Mrs. Albert Arons, 18 State Street, Trenton, N.J., writes your bank as follows regarding the exchange of stock. Acknowledge

Mrs. Aron's letter in such a way as to make the exchange of stock as simple and easy as possible for her and also keep the number of letters in the correspondence series at a minimum. But assume that Mrs. Arons is an old customer of the bank and one whose business it is both pleasant and profitable to transact.

Dear Mr. Blank:

Among my securities held by you are twenty ———— certificates. I wish to exchange these for the new stock in —— —— about to be issued.

If you will send them to me I shall make the exchange, and send the new stock to you. Or, if you will do this for me (as you have done on many previous occasions), I shall appreciate your kindness very much indeed.

Very truly yours,

ELVA ARONS

(Mrs. Albert J.)

10. Write a semi-friendly, semi-business letter to some one of your acquaintance, explaining in detail your particular work in the bank in which you are employed. Let your plan be evident but not obtrusive. Focus your letter copy from some definite angle, such as the difficulties of the position, its responsibilities, its far-reaching ramifications, its possibilities for advancement, its drawbacks, and so forth. Concretize your explanation by individual instance as largely as possible. Aim to make your letter a selling or a non-selling force with the one to whom it is addressed and from the slant at which it is composed. Look carefully to the letter picture.

11. Mr. George J. Stebbins, 18 Herkimer Street, Scranton, Pa., writes the following letter to your bank. Answer Mr. Stebbins' letter in such a way as not merely to satisfy his queries, but also to build agreeable and possibly permanent relationship. Assume that Mr. Stebbins' business connections are known to your house, and that his business will be highly desirable.

Gentlemen :

Owing to business expansion, it has become necessary for us to have extended banking facilities in New York City. Will you please let me know, therefore,

(1) Whether you pay interest on daily balance, and, if so, at what rate ?

(2) Whether you have branches or close agency connections in Colombo, Hongkong, and Hankow ?

(3) Whether you are prepared on occasion to make short-time loans of forty or fifty thousand dollars, security and other guarantee being satisfactorily furnished ?

I shall be very much obliged for this courtesy.

Very truly yours,

George J. Stebbins.

12. A letter has come to your bank from the Central Bank of Sydney, New South Wales, Australia. The salutation is, " Honored Sirs : " and the complimentary closing is, " I have the distinguished honor, sirs, to be your humble and obedient servant." The letter is signed by William Jarvis Brown, Cashier.

The letter inquires what facilities your bank has and what terms it makes for the handling of foreign accounts and the investigation of American firms dealing in Australia. It explains that, owing to the rapid increase in its American business, it is becoming imperative that it establish an affiliate in New York City, and it requests a statement from your bank as to its attitude in the matter. The Central Bank is, in turn, ready to act as representative for your bank in Australia, provided you are not already represented there. The various London and other European connections of the Central Bank are given in the letter, as a gratuitous evidence of good faith.

Answer the letter. Your reply should be favorable to an arrangement with the Central Bank for the transaction of its business in America and the transaction of your business in Australia. You should incorporate some little sales copy in your reply ; give London and, perhaps, other references ; and most of all aim to keep the general tone and makeup of your letter polite, formal, and dignified.

CHAPTER V

SELLING SATISFACTION BY LETTER

If you would grow in business size
As big as are your betters,
Let not your angry passions rise,
Especially in letters.

GOOD humor pays better dividends than bad humor. The ups and downs of artistic temperament may be picturesque, but they are rarely profitable. It is the part of wisdom even to suffer in order to be happy. And the individual battle to win placidity and geniality in the face of paramount provocation is worth ultimately much more than it costs by way of imposition and imputation and injustice. Keeping the temper sweet is a privilege as well as a duty. It is also a heroic struggle sometimes. The human animal is the most lovable of all creatures. Occasionally he may be humanly hatable. But it is possible to hate him pleasantly.

However, the voice with the smile sins, perhaps quite as often as it wins. That prominent resident of Main Street, Miss Polyanna, has induced many an adverse reaction by the sheer, persistent vacuity and aimlessness of her smile philosophy. Righteous indignation has a place in modern business life, however temporary that place may be. It is at no time more justifiably stimulated than when confronted by the mechanical artificial wishy-washy smile that is a mask for carelessness, hypocrisy, and general inefficiency. High seriousness has a permanently established place in modern business life. When your factory catches fire, it is a sin to sit calmly by and smile and say: "Very well. Don't Worry. Everything will come out all right." When you accidentally throw a blot on a contract you are signing, it is a sin to lose your temper and destroy the furniture. High seriousness covereth a multitude of sins.

Much satisfaction may be sold by a smile of the right sort. More certainly may be sold by a sane good humor and a high seriousness toward the workaday schedule. Little, if any, may be sold by anger and irritability.

"Right or wrong, the customer is always right!" is a safe

BUSINESS LETTER SERVICE
Boston New York Philadelphia Chicago

June 20, 1930.

Strawbridge and Clothier,
Market and Eighth Streets,
Philadelphia, Pa.

Gentlemen:

It was once the custom to use the double spacing in all letters, as in this letter. The short letter is still very often so written. But in general, single spacing has been found more satisfactory for business correspondence, as well as more convenient and more beautiful.

When a letter is set in double spacing, the paragraphs are not, as a rule, separated by additional space. The paragraph indention serves as the only indication of the paragraph partitions. The inside address is, however, very often single-spaced in such letters. But this is variable, depending upon the total letter picture and the length of the letter content.

Very truly yours,
BUSINESS LETTER SERVICE.

John B. Opdycke

p. p. Jarvis Jackson.

O--J--N

working assumption for any business man to make. In general application it means simply this: Give every fellow the benefit of the doubt; take every man to be right and innocent till he has been proved wrong and guilty; suspect no man's motives in any way until you have justifiable concrete evidence for doing so; avoid abstractions and generalizations about men in forming your estimates of man. This is the only fair and generous and democratic and businesslike attitude to take. This is the *advertising* attitude.

To err is human; to forgive divine. Also, to be correct is human; to approve divine. We fall to rise. Perhaps we fail to succeed. Mistakes in business offer the best possible opportunities for business building. But this does not mean that business men should stalk around deliberately making mistakes just for the sake of creating such business-building opportunities. There are sufficient errors unconsciously and inadvertently made in business to provide tests for the above dictum. To break a rule just for the sake of challenging the penalties attaching to its violation is like upsetting the boat just to see how deep the water is.

To enumerate all the different kinds of errors that daily business transactions are heir to would be a difficult task indeed. It is quite unnecessary in a discussion of the underlying principles that should guide in adjusting them. In general, the following list indicates the grounds upon which claims and adjustments are most frequently made in connection with buying and selling:

1. Order misunderstood.
2. Order incompletely filled.
3. Order wrongly filled.
4. Delivery delayed.
5. Names and addresses in error.
6. Spoilage or breakage of goods.
7. Goods not as advertised or guaranteed.
8. Misunderstanding as to price.
9. Statement wrong or unintelligible.
10. Discount reduction in dispute.
11. Employee discourtesy or inattention.
12. Demand for exchange of goods.
13. Request for special and unusual attention.
14. The "subject-to-approval" abuse.

The claimant in these or in other cases like them is under the "courtesy obligation." No matter what inconvenience he may have been caused by the machinery of merchandising, he must bear in mind that quicker and more satisfactory reactions follow a patient request than an ugly complaint. Unpleasant adjustments are often nothing more than the reflection of unpleasant claims. Courtesy and discourtesy are both infectious, only—"courtesy is more so." Such terms as *wrong, bad, unjust, poor, untrue, incorrect, worthless, careless, inferior, unfair, disagreeable, claim, complaint, annoyance, inconvenience, offense, displeased, disgusted, your error, serious mistake, your oversight,* should not be used in letters either of claim or adjustment. They carry connotations that do not make for courtesy. They belong to the old regime of merchandising when shops maintained *complaint departments.* How much more forward-looking and business-building is the term *adjustment department,* now used to indicate exactly the same kind of work!

The claim letter should cover briefly and clearly some plan such as the following:

1. Tell exactly what the error is.
2. Explain exactly how and where it occurred.
3. State exactly when and where purchase was made.
4. Tell exactly what you think should be done.
5. Copy exactly numbers in letters, or other reference data.

The word *exactly* is repeated in each one of these five items for the reason that claim letters frequently err in looseness and inaccuracy of statement, and thus entail much more correspondence in the claim-and-adjustment sequence than should properly be required. A brief prefatory paragraph that strikes the correct keynote, and a brief concluding paragraph that echoes it, are recommended for the sake of "amity among nations." Such words as *please* and *kindly,* gratuitously thrown in along the way, will probably do much toward speeding up adjustments. Interrogative forms of expression are more courteous than others, and may therefore be used to advantage in securing proper tone to a claim letter. The word *perhaps* mollifies statements that may otherwise have a tendency to appear brusque and severe. There is such a thing as imputing attitude just by means of sentence form and phrase placement, as well as by means of choice of diction.

Abruptness may still be conveyed, on the other hand, even tho correct and courteous words have been used. If they are not used in the right places, in the right relationships, in the "right *rapport*," they will not only fail to do their work, they will give exactly the opposite impression to that for which they are used.

Observe the three brief letters below. The first is very bad; the second is too abrupt, even tho *please* and *kindly* are in evidence; the third superinduces courteous attitude at the other end by means of introductory and concluding paragraphs, as well as by general tone.

1.

> Enclosed find June statement—all wrong, as usual!
>
> Can't you people add and subtract and compute interest?
>
> Add one and carry two, now, just as soon as you can, or no check. I'm leaving town Thursday for three months.

2.

> Please correct your mistake on enclosed statement.
>
> The addition should be $151.87, not $161.87.
>
> Kindly give your attention to this at once, as I am leaving town on Thursday for three months.

16—(429)

3.

> Sorry to trouble you about my little statement, but I know that you are just as anxious to have it right as I am.
>
> You will find, I think, that the total should be $151.87, not $161.87. Won't you please verify this ?
>
> Inasmuch as I am leaving town on Thursday, to be gone three months, I thought perhaps you would be good enough to give this prompt attention?
>
> Thank you.

The writer of adjustment letters must confess, confirm, and correct. It is not difficult for a man of any business size to confess to error. It is not belittling to a man of any business size to confirm a report of error. It is a genuine pleasure for a man of any business size to correct an error for which he and his house may have been wholly, partially, or even not at all responsible. The adjustment chief must be a man of good business size. His is the joyful job of setting things right. And it takes much bigger men in this world to make things right than to make them wrong.

The adjuster's first duty is to get the claimant's point of view, to put himself in the claimant's place. He cannot sell satisfaction successfully unless he knows what sort of prospect he is selling it to. He can arrive at the claimant's point of view, as a rule, from the claimant's letter. If the claimant is pleasant, courteous, and constructive in this claim, the adjuster's work is accordingly easier. If the claimant is angry and severe, the adjuster's work is accordingly more difficult, but his opportunity is greater.

The adjustment letter should cover briefly and clearly some plan such as the following:

1. Express regret for any inconvenience caused.
2. Explain briefly just why and how error was made.
3. State exactly when and how adjustment is made.
4. Enclose some automatic device for customer's expression of satisfaction with adjustment.
5. Build good-will by means of a concluding note in the letter.

When the claimant is right, the adjuster grants the claim without question or hesitation. When the claimant is partly right, the adjuster is called upon to modify the claim with tact and satisfaction. When the claimant is wrong or dishonest or " trying to put something over," the adjuster is, of course, obliged to refuse the claim. In the last case he is confronted with the most difficult role in his repertoire. For in all of his adjustment work, it is imperative that he not merely adjust, but that he keep the customer's business and good-will as well. This is difficult to accomplish sometimes, even when a claim is fully and freely granted. It amounts to a " consuming challenge " in those cases where claims have to be modified, or denied altogether.

The three letters below illustrate these three different types of adjustment procedure. The first grants the claim, the second modifies the claim, the third refuses the claim. The opening and closing paragraphs of the letters should be noted.

1.

It is our fault entirely that your order was not filled more promptly and the goods delivered before you left town.

We are not going to offer excuses. The early vacation rush to summer homes simply thrust itself upon us before we were able adequately to provide for it. The consequence—your disappointment and inconvenience. We are genuinely sorry!

The goods were sent to you yesterday morning prepaid by special express delivery. You should have received them last evening. The duplicate invoice enclosed will show you that we have accorded you a percentage reduction on the total bill in order to compensate in some small way for our failure to make good on the minute.

Forgive us this time, and be assured that we shall do our bit to prevent a recurrence of any embarrassing lapse in service.

2.

We are extremely sorry to learn that the goods we shipped you on June tenth have not yet reached you. Steps have already been taken to trace the shipment, discover the cause of the delay, and get the merchandise to you just as soon as possible.

It is, of course, a matter of serious concern with us always, when our goods are not promptly and properly delivered. And we are always glad to do whatever is just and proper to set matters aright. But we cannot in fairness to ourselves and to our other customers comply with your request to send you a completely new case of goods. Our stocks are low, and we are having difficulty to replenish them.

We are willing, however, to send you those articles that you say you need for immediate use, with the understanding that you return the duplicates in the case of goods we have already sent you when it finally reaches you.

You will recall that you especially urged us to ship by train, tho it was indicated to you that shipment by our own truck would be more expedient for us and probably more satisfactory to you. The railway express service is at present seriously congested.

Please use the stamped addressed envelope to let us know whether the case is yet received. If it is not, we shall immediately forward to you the articles you mentioned in your letter.

And we are glad to be able to do this for one whose custom has been so continuous and so highly valued as yours has been.

3.

You have certainly been given just cause for your criticism, and we are sorry as we can be.

Perhaps the periodic pencil additions on your monthly statements are confusing. Still, yours is the only adverse comment we have had on this phase of our work, and we follow the same method on the thousands of statements we mail every month.

The pencil addition is used, you understand, so that by these periodic totals, congestion of work on the last day of the month may be obviated. If this method were not employed, you can very easily see that our clerical staff would have to stay at the bank nearly all night of the last statement day, for every statement would have to be added from the first day of the month, instead of from the twentieth or the twenty-fifth.

We wish we could see our way clear to make an exception to this rule in your individual case, but we really believe it would not be a plausible departure to make. It would cause confusion and delay, for a given statement is rarely added *in toto* by the same clerk, and an exception to a rule that applies to so many depositors might easily be attended with serious oversights and inaccuracies.

So we are sorry, but we are going to ask you to be patient with us for just one month more. If your statement is "illegible and crowded and confused" again this month, rest assured some clerk capitulates!

But it will not be, for we shall look after it personally, and do so gladly in your behalf.

The claimant may throw his temper away if he likes, in his claim letter, but the adjuster must never be influenced to extend the far-flung battle line. He must keep his temper. The adjustment letter is the last of all places for display of temper. It is similarly the last of all places for obscurity or indefiniteness or circumlocution. It must be the most businesslike of business letters. To dilly-dally with a claim, to treat it lightly or superficially, to bring about a claim follow-up, as the result of no clear-sighted adjustment policy or method, is to defy and abuse one of

the most sensitive business relationships. While adjustment letter copy must be courteous, it must likewise be positive and logical. While it must aim always to reestablish good-will and retain custom, it must likewise be dignified and self-possessed. It must radiate no attitude of fawning. It must as certainly convey just and considerate policies of service.

Perhaps the form and make-up and general appearance of an adjustment letter count for more than is usually attributed to them. The letter that corrects, should be correct in form as in other particulars. Exactness of detail in composition makes unconsciously for exactness in letter mechanics, or should do so. The smooth and easy-running movement of the English in an adjustment letter, should not be negatived by blatant letterhead or ragged paragraphing or uneven margining. The quiet, self-contained sentence structure necessary to the composition of the average adjustment letter, should not be nullified by stereotyped phraseology or mispunctuation. The short, terse, snappy sentence structure, appropriate in sales and advertising literature, is to be avoided in adjustment letters, as are freakish or ostentatious or down-at-heel forms of letter picture. Cicero's dictum, "The content reflects the form," and *vice versa,* should apply with special significance to the adjustment letter.

Promptness in the acknowledgment of a claim has been known to win half the battle. In case investigation of the claim requires time, the claim should nevertheless be acknowledged by means of form card or letter, or by personal letter. A typical intermediate adjustment form may read as follows:

> Your letter of ——— regarding ——
> will be answered, and careful adjustment made, just as soon as the matter referred to has been thoroly investigated in your behalf. Thank you for calling our attention to this.

And the other end of the adjustment process is equally vital. No matter how amicably a claim may be settled, it should be followed up by some means—letter, card, direct-mail advertising—for the purpose of clinching the claimant's good-will and continued custom. Such follow-up should be nicely adjusted, especially in the case of a difficult adjustment. In serious and extreme cases, special follow-up measures may be taken, such as having an adjuster call personally upon the claimant, offering the claimant some unusual purchasing opportunity or extending the claimant a certain credit on renewal of custom. But the follow-up, as a rule, must not be aggressive; it must not be so direct as to get itself suspected. It must be made to appear natural and disinterested. It is an opportunity. To ignore it altogether is to invite loss of business.

On the theory that an ounce of prevention is worth a pound of cure, letters anticipating claims should be used whenever circumstances justify. A firm may, for instance, find itself unable to fill orders as given, in which case it will anticipate claim by means of a letter explaining why. It may offer substitute goods; it may offer cancellation and refund of any money paid; it may state that factory conditions prevent filling the order on time; it may suggest diverting the order elsewhere, and so forth. On the other side of the case, an order placed may be withdrawn by the customer. He, of course, owes the tradesman the same courtesy that he has a right to expect when the tables are turned. He should always give reason for the withdrawal, should notify of such withdrawal just as promptly as possible after the order is placed, and should volunteer to meet any expense that may have been entailed up to the time of withdrawal notice. Such adjustments as the two here indicated may easily become complicated cases, requiring the judgment and assistance of a referee, or even of the courts. But the parties to such adjustments can do much to simplify negotiations if they will observe in their correspondence the rules above generally outlined.

Adjustments pertaining to figures, and especially bank and other financial adjustments, make their own special demands. Figures may not lie, but they do terrorize certain types of people. There are men and women so sensitive about money matters that they invariably interpret a disadvantageous mistake in addition or

subtraction as a deliberate attempt to defraud them. Many men and women, on the other hand, regard themselves as mistake-proof in the handling of figures, and resent almost to the death any imputation that their computation will not stand the Burroughs test. Then, too, there are many financial operations that average men and women do not understand, cannot "see thru," and they are ever ready to translate their inability to comprehend into commission of error on the part of some bank employee. Patience in making financial adjustments needs to be both a virtue and a religion with the financial adjuster. He must not hope to clarify by means of tabulations and statistical graphs, what is not clear in single-entry column. Nor must he think for a moment that tendencies to overdraw or to omit dates or to forget to endorse, and the other customary oversights that help to make his life miserable, are going to be permanently corrected by one notice only. A careless habit is not reformed by a single correction. He must try and try again.

At least one good rule for the bank adjuster is the rule of itemized paragraphing. He will find that he can generally make adjustments clearer by giving to each particular item about which there is some misunderstanding, paragraph placement "all to itself," no matter how brief the successive paragraph statements may be. The letter on page 257 illustrates this method. It is a safe rule always to assure a bank customer in a letter of adjustment that his interests are being vigilantly protected and that occasional errors will creep thru where so many thousands of figures are computed daily. And discerning judgment on the part of a bank adjuster will almost invariably enable him to link up with his adjustments enclosures or sales suggestions or other diverting but somewhat related appeals.

Adjustment form paragraphs, however adroitly composed and highly differentiated they may be, are not to be recommended, except in preliminary procedures and in exceptionally easy cases. Troublesome claims and angry claimants require and should have personal attention and personalized letters. Good-will is not a machine-made product. It can neither be revived nor retained by mechanical methods. It needs to be completely and constantly surrounded and protected by the lifeguards of business. And the writer of adjustment letters is exactly this—a lifeguard. He is out

to protect good-will. If anything goes wrong with it; if it is in the slightest degree threatened, he has the right to demand the who, the how, the when, the where, the why of the situation, and he obligates himself, if he is the right sort, to meet every one of these queries constructively. He cannot do this with a letter form. He will find it difficult enough of accomplishment in all cases with the most ideal personal message. He must "look alive." He must be ever on the *qui vive.* Perhaps he would do well to have the following quotation typed in illuminated characters and posted in clear view above his desk:

I'm here to serve the man who buys,
I'm selling satisfaction;
And I shall make good-will the prize
Of every last transaction.

The five forms below are used by a large department shop for adjustment purposes.

Indemnity Form.

The undersigned shipped from New York on.....
one.....(case), marked.....
.....
.....

Please use all available means to stop for us the above mentioned article before delivery to consignee and return it to us. In consideration of your efforts in our behalf, we hereby agree to indemnify you against and save you harmless from any suit or legal proceedings, loss, damage, expense, counsel fees, cost and charges arising from or caused by your attempt to comply with this request.

The full meaning and intent of this agreement is that you are to act as our agent in this transaction.

BUREAU OF INVESTIGATION
RECEIPT FROM SHIPPING DEPARTMENT

Received indemnity to be sent to.....
for the return of shipment consisting of.....
marked.....
.....
.....

Linoleum Form.

We have your communication of.....
Your linoleum was laid on..... and the tacking finished satisfactorily on .....

We are always willing to restretch linoleum that bulges from natural causes, but if it has held smoothly for sixty days, any bulging that occurs later usually is caused by dampness or conditions over which we have no control.

If repairs are required now we shall gladly undertake the work for a minimum charge of $2.50.*

Kindly let us know whether this is satisfactory.

* If customer lives out of town, insert "adding the railroad fares of our representatives."

Tracer Started.

The order about which you inquire was forwarded by.....

We are unable at this moment to account for the delay in the delivery, but may we suggest that you have inquiry made at the ..... office in your town.

We are starting a tracer to hasten the delivery or to ascertain the present whereabouts of the shipments. If in the meantime the merchandise arrives, please let us know.

No Record.

We have made every effort to locate your order for ..... but without success.

Please let us know whether the order was given in person or by mail, whether paid for or c. o. d., and give any other information which in your opinion will aid our search.

Kindly enclose with your reply any receipts or memoranda you may hold and a duplicate copy of the order. You have our assurance that they will greatly assist us in locating your purchase.

Sanitary Form.

We acknowledge receipt of your letter of..... We regret that we cannot comply with your request regarding the ..... which you wish to return. It is our unalterable rule not to place in stock any merchandise which has been in the possession of our customer even though such merchandise may never have been used.

You will realize, we feel sure, that the protection of our patrons makes such a rule imperative, and altho it deprives us of the pleasure of serving you in this instance, we are confident that you will understand the need of such a safeguard.

Accuracy linked with courtesy in acknowledging an order, and asking for a small adjustment.

Thank you for your order of March 10, with check for $32.38 enclosed.

The shipment starts at once, freight prepaid, on order number 1406.

We find that there is a small balance of eighty-six cents (86¢) due to us which is arrived at as follows :

350 pounds at $9.25 per 100 lbs.	$32.38
Cash less 1%	.32
Net amount	$32.06
Plus freight at 33.7¢. per 100 lbs.	1.18
Total	$33.24
Less check	32.38
Due	$00.86

Thank you.

Brief but sufficient and exact data for adjustment.

The Community Silver that you ordered sent to

Miss May Wright
20 Clarke Street
Brooklyn, N.Y.

was initialed as you directed and sent by insured parcel post on October 6.

We are sorry for the delay in its delivery, and are sending a tracer for it immediately.

A considerate request, in spite of delay or break in the correspondence sequence.

> Here is a copy of the letter sent to Mr. Jackson under date of June 3.
>
> Inasmuch as I have had no reply to it, I write again to ascertain whether it will be possible for me to secure the loan desired.
>
> It may be that he is out of town at present, and that my letter has not yet been called to his attention.
>
> At any rate, I shall appreciate as early a reply as possible.
>
> Thank you.

Businesslike adjustment in a sequence of interoffice correspondence.

> *Re*: Mr. John G. Ogden's note for $200. due May 4, 1930.
>
> Mr. Ogden wrote us that he intended to renew this note. We are writing you because we think he may have sent the renewal directly to you.
>
> The old note is enclosed. You may hand it to Mr. Ogden when you receive the new one.
>
> This, we believe, clears up the situation for the present. But if there is anything else we can do, please let us know.

A deliberative adjustment, along with which was sent a stamped, addressed envelope.

We are sorry that the temporary local advances in connection with some of the loans sent to us for your credit, have not been managed in a satisfactory manner.

The arrangement you propose in your letter of January 5, in order to obviate the disadvantages under which you have been operating, is wholly approved by us.

It is entirely agreeable to us to have a draft for the face amount of any loan you may desire to send us, attached to the note and mortgage, and forwarded thru one of your local banks.

If, then, the loan proves acceptable to us, we shall simply debit the amount of the discount to the account of your company, and honor your draft.

Your reaction on this plan will be awaited by us with much interest.

A style of adjustment literature too familiar for general use, but effective in those special cases where the writer knows his man and his problem.

Thank you for your reproof of the eighteenth.

It was coming to us. You phrased, formulated, and fired it hitherward.

AND—we got it ! ! ! ! ! ! ! ! ! !

Now, inasmuch as explanations never explain, I'm going to EXPLAIN :

After your previous letter on the subject I had a talk with the vice-president in charge of that territory. He assured me that the matter had been thoroly investigated, and that there would be no further cause for complaint.

But I'm not trying to let myself out, or to switch the blame upon some one else. From papers that the vice-president showed me, I am convinced that he did everything that was humanly possible at the time.

Today I shall take the whole situation up with our executive manager, and shall urge him to apply more drastic measures. He and I and all of us are, of course, vastly more interested in discovering how such things can happen in this institution than you can possibly be. While we owe you much, we are under greater obligation to ourselves for the sake of you and the rest of our customers.

This is all I can say at present. You will hear from me further in a very short time.

Meantime, ponder my gratitude for your just and vigorous statement of your case.

Brief but accurate adjustment data given, together with expression of regret.

> On Saturday we sent to you by parcel post the cap and nut which were missing from the rear wheel of the child's automobile you bought at this store on January 20.
>
> We are extremely sorry for the delay and inconvenience caused you.
>
> Should any other part of the mechanism of the little car give you trouble, please notify us at once and we shall hasten to correct it.

Courteous tone maintained in spite of pressure and annoying circumstance.

> May I call your attention to the following in connection with my monthly statement, with vouchers, received yesterday:
>
> On June third I sent you, together with other deposits amounting to $875., one Victory Loan coupon for $23.75 due June fifteenth.
>
> My statement does not show that this coupon has been paid and credited to my account. Please let me know whether it was received? It was sent, along with others, by registered mail.
>
> Inasmuch as I am administratrix of an estate that is now being closed, and that requires of course that I have an absolutely final and accurate account of all deposits, I shall appreciate your immediate attention to the adjustment of this matter.
>
> Thank you.

Tone that builds, and paragraphing that clarifies.

> In reply to your tracer of June 3 we now have the following to submit:
>
> Your cash letter of May 5 for $12,000., was credited to your account on May 8.
>
> Your cash letter of May 10 for $18,000., was credited to your account on May 13.
>
> Your cash letter of May 18 for $20,000., was credited to your account on May 21.
>
> Our records show that you were advised under date of each credit.
>
> If, however, you have not yet been able to locate our acknowledgments, please use this letter to complete your files.
>
> We are sorry you have been caused inconvenience.

Lucid and agreeable request for adjustment.

> Please refer to acceptance of James R. Yoder, entered for collection on April 8, due April 18, at Grampton, Tenn., for $18.57.
>
> We are informed by our correspondent at Memphis that he advised payment of this item in error on May 16, and that his advice or credit was to cover an acceptance of like amount due May 12.
>
> He now tells us that this acceptance has apparently been lost in the mails, inasmuch as the Grampton correspondent has never received it.
>
> In view of these facts, will you kindly authorize us to discharge this item from our records? We shall be greatly obliged to you.

A clear-cut and strictly businesslike adjustment.

> Complying with your request of May 19, we have this day redeemed $500,000. United States Treasury Certificates which were held as collateral to your loan.
>
> We have credited your draft account $513,290.41 in payment for the principal with interest.
>
> We have also charged your draft account $504,637.50 in liquidation of the principal of your loan dated November 1, 1927.
>
> Enclosed you will find your note, which has been canceled, together with your note for $800,000. dated December 12, 1927, on which the interest rate was changed.
>
> We trust that all these transactions and arrangements are satisfactory.

A polite request for adjustment in connection with the stubborn monthly statement.

> Attached to this sheet you will find your statement for November.
>
> The balance thereon shown is $2326.43.
>
> But you will note, I think, that your final figure is in error.
>
> The difference between *total checks*, amounting to $6387.81, and *total credits*, amounting to $8716.24, should be $2328.43, should it not ?
>
> I shall appreciate your attention to this matter, and the return of the corrected statement.

An adjustment that welcomes the claim and in general illustrates the right attitude in such matters.

> It is extremely bad news for us to hear that you received neither your statement nor your vouchers for January.
>
> Our records show that these were sent to you on January 31. We are already making an investigation to discover why your statement and the vouchers were not enclosed in the envelope that contained the reconcilement blank. The blank, we understand, you did receive.
>
> We shall let you hear from us in very few days as to the outcome of this investigation.
>
> Thank you for calling our attention to the oversight so promptly.

An adjustment that shows the right sort of cooperative attitude.

> May I take up with you, please, the matter of late or delayed delivery of our mail to your bank ?
>
> On one occasion I had notification of an overdraft with the Sears National, and I found that it was caused by the fact that our cash letter had been on the road for *three days.*
>
> This, I gather from your acknowledgments, is a common occurrence.
>
> I have called the attention of the postal authorities here to this regular delay. They assure me that there is no reason why it should occur.
>
> I shall appreciate it if you will arrange to return to us for about a fortnight the envelopes in which we send you our cash remittances. This will enable me to study the postmarks and to proceed anew in my effort to get a more rapid service.
>
> Thank you.

An adjustment plus cooperation and right attitude.

> Thank you for your letter of the sixteenth.
>
> We shall, as you request, mail to you envelopes covering a ten-day period, from which you can see the time of receipt of cash remittance letters.
>
> Delivery of mail can be expedited by addressing it to Rowe's Bank of Columbus, Bank Window, City Hall Post Office Station, Columbus, Ohio. This takes our mail direct to the nearest sub-station for delivery instead of to the General Post Office for re-distribution.
>
> If you will make use of this address hereafter, you will probably receive better service. In case your letters are received in the morning, we are always able to get them thru the day's clearings.
>
> We are sorry that you have been caused annoyance and inconvenience. There is a great deal of criticism of the mails, and there is good cause for it. Be assured, however, that we shall continue to do everything we possibly can at this end to expedite the movement of your letters.

A personalized adjustment calculated to sell character and service as well as adjust.

> Your letter of December 10 has never been received by us, or, at least, we cannot find any record of it.
>
> The copy of it that came to us today along with your letter, interests us, and we are extremely sorry for your sake as well as our own that there should have been any delay.
>
> Of course we can make you the loan desired, at the rate, for the time, and on the securities you mention.
>
> If you desire us to make the purchase for you, we shall be glad to do so. This is part of the work that we are always prepared to perform in our customers' interests.
>
> We enclose a stamped addressed envelope for your use.

A combination acknowledgment, request, and adjustment, that is clear, direct, and strictly business in tone.

Our correspondent, the Second National Bank, of Santa Anna, California, has just sent us the original bill of lading about which you wrote us on December 20.

This bill of lading bears the date October 12, and covers 2500 cases of canned goods forwarded in Santa Fe car 1391, to the order of the Paramount Canning Company, of New York City.

Please notify the Savoy and Casey Warehouse Company, Pier 32, North River, New York City.

Our information is that you are to accept the delivery of this shipment. The sorting and the reshipping of the goods is to be taken care of, we understand, by the Savoy and Casey Company.

Any additional information that you may have about this order should be addressed to our city collection department.

We appreciate your prompt attention to this matter.

A little too argumentative, perhaps, but an explicit adjustment nevertheless.

Your complaint regarding our service has been received, and it was most disturbing to us, we assure you. We have made a thorogoing investigation and are able to present a report as follows :

It seems that our Mr. Evans, who is one of our oldest employees and whose services are generally most satisfactory to our customers, received and executed your orders. He tells us that he promised to have your goods ready for you by four o'clock on Thursday. However, you did not call at that time, but came the following day while he was at lunch.

Two of our men inform us that they offered to give you attention, but that you insisted upon seeing Mr. Evans. They told you, we understand, that he was out and would not return for a half hour or longer.

When you telephoned recently that the goods be sent to you, all our messengers were unfortunately under call. But Mr. Evans tells us that you then agreed to call again, on the following day. You did not do so, however, owing to your leaving town for a few days.

As you requested, the goods have now been sent, and we trust you have received them in satisfactory condition.

We are indeed very sorry that you were caused so much inconvenience, and we venture to express the hope that you will reconsider your intention to transfer your patronage. There is no reason under the sun why we should not give you the best service and attention to be had. You must know that we always intend to do nothing short of this. We have every facility, and an organization trained in the very business of service extension.

We appreciate your past favors, and we are hoping for many future ones in spite of this unfortunate occurrence.

Adjusting criticism of collection methods.

Mr. L. W. Avery, our representative, wrote us about the letter you received from our Credit Bureau when he was in to see you last. We are very sorry, indeed, that you take exception to our policy of following up the account promptly in cases where that style of procedure is not necessary.

It is easy for us to understand the way you feel about it when that particular instance is taken for an example. But when we explain that such a mechanical routine is necessary in the handling of our 32,000 accounts, you can readily see that it is not possible for us to give any individual account the personal attention we would like. It is obvious that, had this been possible, you would not have received that particular letter, for we should always take more conservative steps where others were unnecessary.

Briefly, the letter in itself is no reflection upon your credit standing with the house—it is merely part of a routine which, according to our experience, cannot be made any less mechanical than it is. We sincerely hope that you will accept it in this light.

Adjusting claim in express charges.

It is apparent from your letter of ——— that we are at fault in not having taken the pains to explain to you the theory which governs this policy of charging each customer for the transportation expenses he incurs.

When you appreciate the fact that the 32,000 accounts on the books of the New York office alone buy over 6200 orders a month, you will realize that disposing of the item fairly is really a problem. If, for instance, the charges on each shipment averaged 50¢, the year's total would be $37,200. just for the eastern territory.

In computing the price schedules of the line, an amount of this size would have to be considered, and an increase in selling price made to cover it.

The theory, then, is this: If one man's monthly orders total $500. and another's total $25,000. it will be cheaper for the smaller dealer (and fairer, too) if he pays his own expressage and buys the merchandise at a lower figure. For if we paid it for him—and for every one else—that small dealer would have to chip in for the biggest man on the books. The latter, in turn, would not be paying his share.

It is a much better deal all around to buy ten watches at $2. each and add only 15¢ for postage, than it is to buy the same ten at $2.10 each and have them come prepaid.

Don't you think so, too!

A convincing adjustment written as a result of the salesman's report.

Mr. Brough, our representative, reported just a few days ago that you were using one of our display fixtures for competitive goods and making additions to the regular resale prices of our own models. According to the report, you promised Mr. Brough to correct the display error the following day, and we are obliged to you for your fairness in sharing our opinion that it is not proper to take any chances on misleading the public in that particular fashion.

A great deal of money has been expended for publicity and display fixtures, and we feel, therefore, that it is not fair to the public, to you, or to us to have these fixtures devoted to the sale of some other commodity than ———— It is gratifying to know that you have discontinued the practice.

A spirit of fairness also enters into the idea of increasing the price of ———— watches over the current retail price of other establishments. The first man to suffer on that score is yourself, for you well know that other concerns, large, small, and medium, give all kinds of service and attention to their watch customers at the regular prices. You may say that you still sell watches, regardless of that increase, but we say that you do not know the many more you could sell if your prices were reduced to the usual level.

"One price to every one" is our religion! We cannot have any exception to the rule, and we are sure that you will not insist upon being the exception when that privilege jeopardizes the "greatest good of the greatest number."

May we not have your agreement on the back of this letter, stating specifically that you will adhere to the current prices?

The dealer's reply to the foregoing letter.

In thinking over this matter, after again talking to your Mr. Brough, I believe you are right in regard to fixed prices established by your people, and I shall adhere in future to regular prices established by your house.

A full explanation made in the right tone and from the right angle.

I have your special delivery letter of July first regarding the sale of your book at the bookshop of the university. On June seventh I wrote them personally about your book, asking them to call up our agents, the —— —— Company, who would supply them the book on the same terms on which we ourselves supply it from this office. No doubt, if the bookshop will refer to files, our letter of June seventh will be found. I further wrote the —— —— Company, asking Mr. H. H. Flood, who is in charge of their educational department, to call up the bookshop of the university and arrange for them to have copies of your book on hand.

Inasmuch as we do not have a salesman who could call personally, I thought that this correspondence would take care of the matter, if the bookshop was at all interested in giving service. In this case, I feel that the bookshop itself should bear at least half the blame. I am writing Mr. Flood today about the situation, in order to determine whether he carried out my wishes and got in touch with the bookshop himself. If we are not getting service from the ——— Company, we, of course, desire to know it, and in this case shall make arrangements with other concerns upon whom we can depend.

I know how you feel about the whole matter and certainly regret that the books were not placed on sale as you requested. We expected, of course, that the Company would give us good service, and would take care of our customers. I assure you that we do give satisfactory service as a rule, but you seem to be the exception, and naturally, you are the one whom we want most to please.

A letter that shows the right attitude, and convinces by its sincere ring.

We most sincerely regret that it became necessary for you to write us about the "Advertising and Selling Practice" matter.

Your position is readily appreciated, and we have no doubt that Mr. ——— is justified in his righteous indignation.

On receiving your letter of June 7, informing us that Mr. ——— was to be an instructor in the summer school, we immediately followed your suggestion of communicating with the university bookshop. The enclosed letter was written in ample time to permit the man in charge to order the book. But he made no reply whatever to the letter.

It certainly seems to us that we did our part, but if there is anything else at all that you would like to have us do, say the word and it shall be done.

We hope that you will hold us blameless, and we shall appreciate your assuring us that you understand our position.

PRACTICE

1. When you received your bank statement at the end of last month, you found two errors in addition and three in subtraction. The result was that your account was $21.37 less than it should have been. Send the statement back for correction. Construct exact figures to make the account complete, and point out exact errors. In concluding your letter asking for correction, express yourself unmistakably on the subject of carelessness in balancing bank accounts. Write a reply from the bank covering this situation.

2. You bought a suit of John Wanamaker, Market and Twelfth Streets, Philadelphia. At the time of purchase you liked the suit, but when it was delivered to you, you did not like it quite so well. You therefore returned it, to be credited. Write your letter to John Wanamaker asking to have the suit called for and the amount paid for it credited to your account. Write John Wanamaker's reply adjusting the matter.

3. On June 16 you sold to James R. Bennett a bill of goods amounting to $500. The terms were five per cent for cash, sixty days net. On August 29 you received his remittance for $475. It was accompanied with another order for $500. He has proceeded in exactly the same way on two former occasions. Write him an acknowledgment of both the remittance and the new order, but politely call his attention to the sixty-day limit in your terms, and tell him that you cannot permit further liberties with this policy.

4 You have overdrawn your account at the bank. This is not the first time. You have done it before, and the bank has always sent you a polite notice. Now you receive a longer letter from the bank, asking you to be more careful about overdrawing, and to satisfy your present indebtedness to the bank at once. Reproduce the letter you receive from the bank. Write a reply.

5. The large department shop with which you have an account has charged you on its monthly statement with goods that were returned and credited to your account. Write to the shop calling attention to this error, and asking for adjustment. Construct definite items and figures to meet the situation. Then write the letter of adjustment from the shop, explaining that the returned

goods were not received until the last day of the month, after bills for that month had been made out.

6. Owing to many changes in the clerical force in your bank, a cash letter properly addressed was sent to two or three different departments before it reached the correct one. This delayed its acknowledgment unduly, and the depositor wrote you a polite but firm note complaining of the delay, reminding you that such delays had occurred before, and insisting upon better service. Reproduce his letter. Then write your reply to it, explaining the cause in this and in other cases of inadequate and unsatisfactory service, and re-establishing the depositor's good-will.

7. A stationer in a college town in the middle west, handling your A–A–Double–One Paper Clips, sends you a hurry-up order for 500 boxes of the clips. You have heretofore given a five per cent discount to dealers on orders for 100 boxes or more, and these are the terms upon which the present order is based. This stationer, like others you deal with in college towns thruout the country, has been given exclusive rights in the sale of A–A–Double–One Paper Clips. Increased costs of production now make it necessary for you to reduce the five per cent discount rate to three per cent. Write a letter to the stationer acknowledging his order, and filling it. But explain to him the new discount figure. Suggest to him that perhaps his trade will stand a slight increase in retail price. But evince willingness to have one hundred or two hundred boxes of the present order returned, in case he is dissatisfied with the new terms. Enclose evidence in your letter, and refer to it, to the effect that all stationers' supplies have "taken a jump" as the result of industrial and economic pressure, and remind him that he has the exclusive handling of A–A–Double–One Paper Clips in his community.

8. Mrs. James R. Craven bought a fireless cooker of you in May. She was emphatic with instructions that it be sent immediately to her summer home, two hundred miles away. She wanted the stove for summer use, and she was leaving town the next day. She has been a good credit customer for years, and you are always eager to please her. Owing to the fact that one of the clerks in your shipping department misaddressed the case in which the stove was packed, the stove did not arrive at Mrs. Craven's summer home until July 8. Moreover, it was received in bad condition, and had

to be returned for repairs. The consequence was that Mrs. Craven's cook spent most of the summer at Coolaire-by-the-Sea sweltering over a hot stove of the old style. Write the series of correspondence involved in this situation: (1) Mrs. Craven's inquiry as to the delay. (2) Your explanation. (3) Mrs. Craven's report on the condition of the stove when finally received. (4) Your agreement to repair immediately. You would send her a new stove, but, owing to the summer demand for fireless cookers, your stock is depleted. (5) Mrs. Craven acknowledges receipt of the repaired stove on August 10, but then sends it back, saying that the summer is so nearly over that she now prefers to have the price of the stove credited to her account. (6) Your adjustment of the matter to her satisfaction.

9. Mr. Harold Burns, 188 Brockton Place, Brooklyn, N.Y., is justifiably angry because of mistakes made in his monthly statement from your bank. His letter below requires an answer that will pacify by means of logical, wellphrased explanation. If you look him up in the bank records you will see that his business is worth retaining and that he has been courteous and patient in writing you previously about errors in his account. He evidently considers the present situation the last straw. Reply to him in such a way as to draw from him a grateful acknowledgment.

Gentlemen:

I return my statement for October showing a balance of $3326.43.

You will note that there is an error in your final figures. The difference between total checks—$5387.81—and total credits—$8716.24—should be $3328.43.

This may seem a triviality to you. Perhaps it is. But in looking up my statements for the past six months, I find that I have been obliged to request an adjustment practically every month. The sum total of adjustment is by no means a triviality, at least, from my point of view. I am astounded and disgusted that a bank of your standing will allow such consecutive error to happen. Unless you correct the present error at once and accompany it with plausible explanation, I shall take my account to a bank that can give me a less erratic service.

Very truly yours,

L. Harold Burns.

10. Mr. James R. Barton, 200 Lenox Avenue, New York, an old and honored customer of your bank and a stockholder since its reorganization twenty years ago, writes the following letter to one of your vice-presidents. He is interested in the welfare of the bank, of course. He is also eager that his friend, Mr. Horace Withers, shall find your bank service all that it has been recommended to be. Write to Mr. Withers, following up Mr. Barton's letter, in anticipation of complaint by Mr. Withers.

Dear Mr. Beach:

When my friend, Mr. Horace Withers, 185 Putnam Avenue, Brooklyn, came to the city six months ago to make it his home, probably for the rest of his life, he asked me to recommend a bank. I, of course, recommended ———. Two months ago he opened an account with you, but in conversation with him last evening, I learned that he is far from satisfied with his banking connection.

He does not like your form of monthly statement, finds it difficult to understand, and prefers typewritten statements to longhand, especially since the latter is illegible. He believes that the combination paying-receiving window system leads to errors and confusion, and holds it responsible for two mistakes in his account that he has already been obliged to ask you to correct. Only yesterday, he reports, he called at the bank to get some money, and was greatly surprised and annoyed when the teller interrupted payment to look up his record card.

Mr. Withers had still other complaints to make. You may think him fastidious, and perhaps he is, but you will find that his business is worth holding. May I suggest that you write him a letter, covering his dealings with you to date and disarming his criticisms at least in part? By so doing you will save yourselves the embarrassment of a stormy letter of complaint from him and at the same time re-establish his good will. It is not necessary to mention the fact that you have been informed of his dissatisfaction.

Pardon me.

Very truly yours,

James R. Barton.

BUSINESS LETTER SERVICE
Boston New York Philadelphia Chicago

May 28
1 9 3 0

James J. Nolan, Esq.
415 Mott Avenue
New York City

Dear Mr. Nolan:

This style of letter picture has been increasingly adopted by business houses during the past few years, until it has now become almost the standard style. Paragraphs are set off by spaces only. There are no paragraph indentions.

The various parts of the letter should always be kept in marginal harmony. It is somewhat better taste to indent paragraphs when the inside address is written with diagonal margin. When blocked paragraphing is used, as in this letter, the inside address and the other parts should be blocked. To write the inside address diagonally in a letter that is blocked in paragraphing, suggests just a little lack of harmony. Still, this combination is very often seen.

Open punctuation is usually identified with the blocked style of letter; closed punctuation with the indented paragraphing and the diagonal margining.

Truly yours,

John B. Opdycke

Assistant Manager

John B. Opdycke
EMS

CHAPTER VI

SELLING COMMODITY, SERVICE, OR IDEA BY LETTER

'Twas Shakspere said, and he knew business well:
"We'll but commend what we intend to sell."

We have always with us a goodly proportion of bad sales letters. Why? Perhaps, as some one has gaily suggested, it is because the vast majority of sales letters are written by Men of Forty—men in the mid-stream of life. Forty is so fixed in the fight that its points of view are usually subjective. The sales letter demands, more than any other and more than anything else, objective treatment. Asking and expecting Forty to put off the subjective and put on the objective is very much like asking and expecting the leopard to scatter its spots.

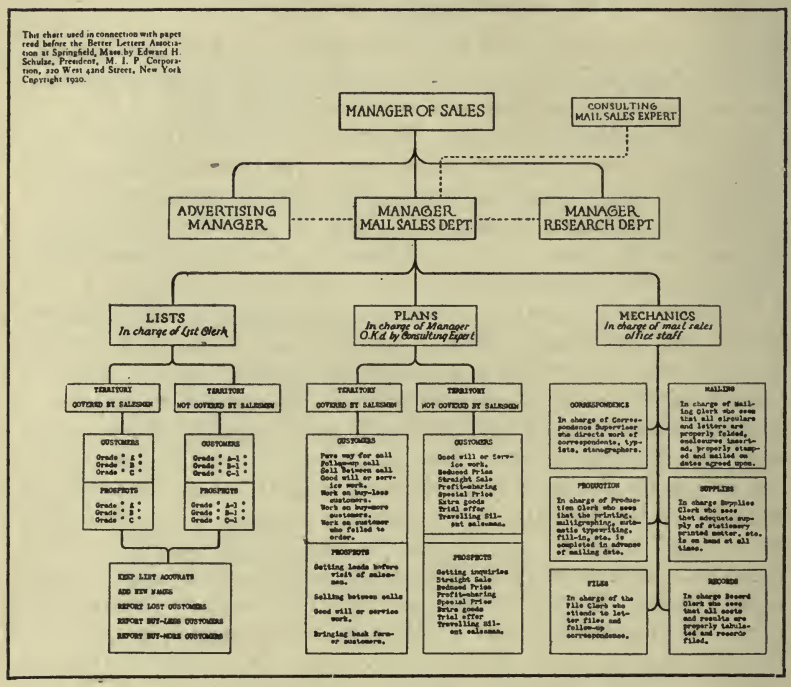
Whatever of ill repute has come to be associated with business letters and business English in general, has been very largely derived from the judgments passed upon bad sales letters. Gaudiness of form, inaccuracy in composition, aggressiveness of tone—general debauchery of line and lean and language—these have been the damning errors. They have been caused in nine cases out of ten by the sales letter writer's inability to get away from himself, by his inability to objectify his message, by his inability to "other" himself. And it may be that self-effacement is not a prominent characteristic of Forty. It is the age of Ego, rather than You-go. It may be the age beautiful, but it is also the age ugly. It may achieve, but it also fails. It struggles, yes, but it also falls inert. It is the romantic age—yea, verily—but it is also the sordid, dryasdust, realistic, materialistic age. It is the age when the years take hold and sell and advertise a man. But it is likewise the age when a man is least able effectively to sell and advertise himself and his goods and chattels.

And so, train up a man while he is young in the way of sales letters, and when he is Forty he may not depart therefrom. Moreover a good sales letter writer will eventually be able to fill any position in your firm, from the liveried doorman to the president. He will know and be able to practice the gospels of versatility, adaptability, congeniality, and concentration. That is to say, he will know

how to turn, how to conform, how to smile, and how to stick. Whereas those in your employment who cannot write sales letters may be able to do none of these things well, if at all.

Sales letters are frequently confused with advertising. But

Chart for sales letter analysis and correlation



they are, of course, very different. They have been called miniature advertisements, potential publicity, epistolary billboards. They have elements, to be sure, that are common to advertising copy. They talk to *you*. They describe and explain the merits of a salable article or service. They make use of the various appeals employed in advertising. But their similarities go little further, while their differences are legion. The sales letter is personal, and should be written from the personal and individual slant. The advertisement is impersonal, and is written from the collective

point of view. The sales letter elbows its way thru a crowd and has a word with every one in its path. The advertisement speaks—*megaphones*—from a platform to the crowd before it. The sales letter is microscopic; the advertisement telescopic.

The two, therefore, have elements in common at the same time that they have elements widely differentiated. Chief among their similarities is this: The sales letter is an objective appeal for sales; so, too, is the advertisement. Chief among their differences is this: The sales letter is intimate and personal, while the advertisement is general. So much, then, by way of salient difference and similarity. In the analysis of a sales letter problem, it will be found that valuable comparisons and contrasts may be made with a corresponding analysis of an advertising problem. In the methodology of sales letter composition, it will be found that attention may well be given to the methodology in a corresponding piece of advertising copy. By keeping advertising in mind while constructing a sales letter, you will oftentimes be able to arrive at vital selections and rejections of material. And it is well always to remember on the one hand that sales letters frequently complement and focus advertising copy, and on the other hand that advertising copy frequently prepares the way for sales letters and re-enforces them.

The following questionnaire outline suggests what is meant by the analysis of the sales letter problem. And this analysis stands first in importance in the processes of sales letter writing.

ANALYSIS OF THE SALES LETTER PROBLEM

I. What is to be sold?
   1. A commodity?
   2. A service?
   3. An idea?

II. What is the sales problem?
   1. To introduce?
   2. To increase?
   3. To re-feature?
   4. To stimulate or re-direct?

III. Who are the prospects?
   1. Men or women, or both?
   2. Professional, trade, leisure, laboring class?
   3. Young or old, rich or poor, intelligent or unintelligent?
   4. Acquainted with or ignorant of the offering?
   5. Dealers or consumers direct?

IV. What is the territory ?

1. Rural or urban ?
2. Industrial, suburban, commercial ?
3. Active or inactive, growing or static ?
4. Susceptible or unsusceptible to the offering ?

V. What is the advertising correlation ?

1. Advance or simultaneous ?
2. Billboard, paper, direct, etc. ?
3. Character of the copy and illustration ?
4. Returns, if any, for different kinds ?
5. Does it suggest leads for sales letter argument ?

VI. What is the sales correlation ?

1. Covered or not covered by salesmen ?
2. Sales record in territories ?
3. Sales reports on territories ?
4. Branch offices, dealers, express, mail, demonstrators, etc. ?
5. Does it suggest leads for sales letter argument ?

VII. What is the competition ?

1. In advertising ?
2. In personal sales ?
3. In direct mail ?
4. In intensity and " extensity " ?

VIII. What are the terms ?

1. Instalment ?
2. Straight sales ?
3. Trial offers ?
4. Special price ?
5. Reduction and discounts ?

After the sales field has been thoroly studied along these and related lines, the sales letter writer needs to decide upon his method of attack and construct his letter layout or plan. The following plan may be of assistance in this department of the work:

ANALYSIS OF THE SALES LETTER METHOD

I. The purpose must be

1. To secure inquiry.
2. To answer inquiry.
3. To sell immediately.
4. To prepare for follow-up.
5. To initiate or to increase sales.
6. To acquaint with special features.
7. To convince stubborn prospects.
8. To revive old prospects.

II. The letter picture must be
   1. Impressive in appearance.
   2. Attractive in form.
   3. Inviting in typography.
   4. Memorable in make-up.

III. The composition must be
   1. Arresting.
   2. Appealing.
   3. Truthful.
   4. Climactic.

IV. The writer must be
   1. Creative.
   2. Expert.
   3. Sincere.
   4. Forceful.

V. The prospect must be
   1. Attracted.
   2. Interested.
   3. Convinced.
   4. Moved.

VI. The commodity must be
   1. Dramatized.
   2. Humanized.
   3. Rationalized.
   4. Energized.

In Short—

VII. *The sales letter must resist and defy the wastebasket and get itself read and heeded.*

Plans are valuable in proportion as they are workable, and in proportion as they are fluid and flexible enough to be adapted to a variety of situations. They invariably represent ideals, as they should do, and they invariably serve as guides if they do not completely solve. The best plans, like the best rules, sometimes fail. The most remote deviation from plans, like the most flagrant violation of rules, sometimes defies failure and produces success. The above plans are positively worthless to the sales letter writer who does not *know* and who does not *feel*—who does not know man and merchandise and the mother tongue, and who cannot feel and feel keenly the stimulus of an acute sales situation and react warmly to it.

The two letters following illustrate briefly the direct application of the problem plan and the method plan to sales letter composition.

The first sales letter problem is analyzed under *A*, and the composition methodized under *B* below:

A	*B*
I. 1—Commodity	I. 1—To secure inquiry
II. 4—To stimulate or redirect	II. 1–4—Detached and "summary." Unusual run-on make-up
III. 1–2—Professional women of temporary leisure	III. 1–4—Arresting and climactic
IV. 1—Rural, via libraries	IV. 1—Creative
V. 2—Occasional papers	V. 1–2—Attraction and interest aimed at
VI. 4—Mail and express	VI. 1—Dramatization aimed at
VII. 1–3—Rival bookshops	
VIII. 2—Straight sales	

Following the "diagnosis" above

Imagine—

Being up there in the hills, with their cool nights and their torrid noons—

Being free as the air, quiet as the clouds, idle as the day is long—

Being mentally keen, because physically restored and spiritually purified as a result of sweet communion with Nature's summertime—

And, then, IMAGINE

Having nary a book or a magazine to increase the riches of your gladsome surroundings and to enable you to be an even more radiant companion for those who share out-of-doors with you.

Wouldn't it be—anguish ?

"A babbling brook, a verdant tree, a story book—enough for me !"

Our 'phone—2680 Circle.

Or perhaps you'd prefer to check titles on the card in the enclosed stamped envelope ?

Anyhow, a joyous summer to you !

Following the "diagnosis" on page 280

"OLD FOLKS AT HOME"

You have helped in the past to make this comfy maxim a reality to some very dear and very worthy and very grateful OLD FOLKS.

You will be ready to help again, we feel sure, when you ponder the fact, that here in the Seabury Home, more perhaps than anywhere else, your generous charities count directly to the last full penny's worth toward the relief and the security of those who are pre-eminently deserving.

There is no expenditure in this "homey home" for charitable fads and frills. There is no exorbitant and elusive overhead. As you well enough know, the Seabury Home is just a little, unpretentious hearthstone beaming with the spirit of the greatest amount of good with the least amount of fuss for the worthiest among those who have spent their lives in the cause of art or music or literature or education, and who have fought the fight not wisely perhaps, but too well.

But the Seabury Home has been having—*is* having—its struggle with the increased cost of food, supplies, and service. At present there is a deficit of $3928.67, which has been met by funds borrowed from the Mount Vernon Trust Company. This indebtedness must be discharged. Future deficit must be provided against. Otherwise this congenial home for twenty-five old folks will be seriously harassed in its management.

As a friend in need, and a friend in deed, YOU WILL HELP US NOW, WON'T YOU PLEASE?

Thank you.

The second sales letter problem is analyzed under *A*, and the composition is methodized under *B* below:

A

I. 2—Service
II. 3—To re-feature
III. 3–4—Well-to-do people who have evinced interest before
IV. 2–4—Suburban — Susceptible
V. 2—Direct
VI. 4—Demonstration by way of receptions, benefits, etc.
VII. 4—Tremendous number of charitable appeals being made
VIII. 1–2—People may pledge support or instalment

B

I. 3–6–8—To get new contributions, and to re-interest old contributors
II. 1–4—Special make-up
III. 2–4—Appealing and climactic
IV. 3–4—Sincere and forceful
V. 4—Moved
VI. 1–2—Dramatized and humanized

There are no inconsiderable dramatic values attaching to the sale of goods over the counter, or in other ways and places. These values are distinctly heightened when the direct man-to-man relationship is absent and the sales accessories have to be synthetized thru the medium of a sheet of commercial stationery. Here are demands upon the feelings and the imagination akin to those made upon the actor. The concrete situation has to be visualized and felt. The sales letter writer must actually be, as far as his feeling and imagination are concerned, the word-of-mouth salesman. He must concretize the setting, the prospect, the commodity. He must tell the sales story vividly, as if to a present and attentive listener. And he must do and be all of this to an intensified degree because of the indirect medium used—the letter, and because of the impossibility of using such direct mediums as the human voice and personality in general. The problem is therefore a highly complex one.

The completely organized sale was long ago outlined in the five steps: *Attention, Interest, Desire, Conviction, Action.* The writer who first formulated these steps in the sales process probably had no intention of being taken quite so literally and so seriously as he has been taken by subsequent writers on the subject. The steps have unfortunately been construed very often in the letter rather than in the spirit. They are to be used and followed and adapted as and when needed by the sales letter writer. They are

to be thrown to the winds on occasion. If they are made the be-all and the end-all of sales letter composition, they will go a long way toward helping a writer to achieve letters that are deadly perfect and splendidly null. These steps are, rather, to be kept in the background, as veiled mechanics if you like. The individuality of the house that sponsors a letter, and the personalized quality of its composition, are to be brought to the fore. Any formula that hinders or detracts from spontaneity and refreshingness of tone should be scrapped. There must be basic principle, underground and invisible foundation, but these will never of themselves impart the subtler and more insinuating quality or fresco structure without which formula is a mechanical code only, and not a contagious creed. And all of this applies to our outlines or "finding charts" above. They are valuable enough to be typed on large cards and posted in the "scribbleatory." They are useless enough to be ignored, and—no harm done.

The essential tactics are to study in every way from every angle your particular sales problem and to hit upon the method that you can best use to solve it. For Jones, in one sales situation, *attention* may mean asking a question; *interest*, telling a story; *desire*, applying the commodity or the service or idea to be sold to the prospect's *milieu*; *conviction*, quoting testimony; and *action*, enclosing an order blank. For Smith, in quite another situation, *attention* may mean referring to a news item; *interest*, applying the news item to the prospect's own affairs; *desire*, telling a story of what has been accomplished by the commodity to be sold; *conviction*, proving that ten of the prospect's neighbors are already owners of it; and *action*, closing with a terse suggestion of depletion of stock. And so on. If a sales letter writer is full of his subject, has sympathy with his fellows, and knows the English language, he will be harassed rather than helped by cut-and-dried formulas of procedure. He will be likely to turn these formal steps of sales method topsy-turvy on occasion, and with A1 results.

In the same way the early writers on the subject of sales letters were very prone to urge the featuring of *you* wherever and whenever anything was to be offered for sale. But this dictum is likewise taken *cum grano* by present-day business writers.

You may appeal to the prospect by the direct featuring of *you*, if you like, and think it best to do so. The second personal pronoun

may be made to function forcefully in almost any kind of sales appeal. Instead of saying, "We have an extraordinary opportunity to offer you," you will probably find it more appealing to say, "You will be interested, we think, in this extraordinary opportunity." The personal pronouns *I* and *we*, with their modifications, have naturally but very limited interest for a prospect. He is humanly and properly interested in himself. Play, therefore, to his legitimate interest in himself. Get him into your letter picture and action just as soon as you can, and keep him there. Feature him. Feature also, of course, the thing you are trying to sell him, and feature it in relation to him and his life. Feature yourself—the seller—not at all.

But be careful not to overdo the *you*-appeal. The overplay of the word *you* may result in suspicion or offense. Many people resent being written *at* instead of being written *to*. The old *you*-style has gone out. Business writers have learned by experience that it is better to insinuate the *you*-motif in a sales letter thru the total ensemble of parts, rather than thru the *string* instruments or the *wind* instruments alone! It is possible to give the impression of focusing all your letter composition toward the one you are addressing, without making your references to him noisy and blatant. The important thing is, to be second-personal in your sales letter attitude and psychology. Aim to be particularly so at the opening of a sales composition. "Well begun is half done" applies nowhere with greater force and appropriateness than to the first part of a sales letter. Aim to make the prospect yours at the very beginning of a letter, just as a short story writer aims to clinch interest and make the reader his at the very beginning of a story—in the first sentence, phrase, or word. Then make the follow-up worthy of this gripping start.

Striking and impressive openings of sales letters may be secured by means of *question, command, quotation, testimony, guarantee, big fact or claim, suggestive news event, human interest note, predicament situation*, and the like. These may stand, either as part of the first paragraph of the letter proper, or they may be effectively run in display headlines. Tact and judgment must be exercised, of course, in the use of any one of them. A mere *yes*-or-*no* question is valueless. The tickler question should be, rather, a thought-provoking question, one that requires a degree of meditation before

it can be answered. Similarly, a dictatorial command repels rather than attracts attention; a quotation, or a reference to a news event that has no bearing whatever upon the content of the letter, diverts rather than concentrates attention; testimony or guarantee or big fact that does not ring true discounts any sort of follow-up, however well made; a human-interest note or a predicament episode that is not self-interpretative bungles the motif of the sales letter instead of clarifying and harmonizing it.

In this most salient point of the sales letter—the opening—the author may do well always to dramatize and harmonize and concretize his subject in the first few words. This is the place *par excellence* for specific rather than generic diction and phraseology and subject matter. "Jones sat looking Smith squarely in the eye," is obviously better than, "They were looking at each other." The former is a sulphide, the latter a bromide. The sales letter is sometimes said to require no introduction and no conclusion. Its opening sentence must be arresting and immediate; its last, impressive and irresistible. There is no place in it for preliminaries or for conclusion. It starts and it stops. It would seem, therefore, to be especially fatal and wasteful to make use of hackneyed, stereotyped, useless, or repelling phrases in these two salient positions. Yet the following stilted and aggressive expressions have been taken from these very positions in sales letters. They could be partly forgiven, perhaps, in everyday letters, but in sales letters—never!

OBJECTIONABLE OPENINGS

We beg to say
Just a moment
We would state
Attached hereto
We would advise
We beg to inform
In regard to the
We take pleasure
Enclosed herewith
In reply would say
Permit us to advise
In the month of June
You are losing money
Enclosed please find
Replying to your favor
Wake up—Spring's here

Can we interest you in ?
$5,000,000.—that's us !
Esteemed favor at hand
In compliance with yours
Regarding your communication
I take pleasure in informing
Contents of yours duly noted
Yours of recent date at hand
We are pleased to inform you
Let me call your attention to
Pursuant to yours of even date
Yours of 15 inst has come to hand
May I be permitted to interest you in ?
Suppose you hadn't a cent in the world !

OBJECTIONABLE CLOSINGS

And oblige
Beg to remain
Awaiting your further orders
Do it now—or you'll get left !
Trusting this will be satisfactory
Yours for service and satisfaction
Assuring you of our best attentions
Under other cover you are receiving
Standing ready to serve you further
Yours for half price while they last
Hoping this meets with your approval
Please use the enclosed card at once
Trust us to trust you, and order now
Urging you not to pass this chance up
Hoping that you will not delay longer
Anticipating your order by return mail
Thanking you in advance for your order
Gobble them up now or it will be too late
Trusting that you will not delay ordering
We are in your humble and obedient service
You may go further but you cannot do better
Let us save you all this trouble and expense
Thanks for the privilege of thus addressing you
Looking forward to the pleasure of meeting you on
Regretting our inability to talk with you personally
Assuming this will meet with your entire satisfaction
Regretting the oversight and the inconvenience thus entailed
Expecting to receive your order, no unforseen circumstances preventing
Assuring you that you will make no mistake in placing your order promptly
Wishing you the best of success with our new machine which you are about to order

Pray you, avoid these, and others like them. Some are old and meaningless; others are impolite and flippant; still others are

negative and altogether out of place in any kind of letter, and especially in a sales letter.

The close of the sales letter is equally as sensitive as the opening. It is not sufficient here merely to make the prospect act : the action must be made as easy and natural and automatic as possible. This will never be done by *hoping* or *trusting* or *assuring* or *anticipating*, or by invoking the rest of the participial parade. Any possible hindrance to action should be overcome just here. Is it lack of money ? Make terms. Is it false economy ? Show actual gain to be made. Is it sheer desire to avoid effort ? Supply stamped addressed envelope, with other sales paraphernalia. Is it fear or loss or dissatisfaction ? Make return easy. Is it habitual inertia and callousness ? Brisk up the conclusion with a brief command or question or suggestion of action.

> "This is yours for a simple little *yes* on the enclosed return card. And you don't even have to write it : check it."

is obviously a vastly more powerful antidote to inertia than

> " Hoping you will favour us with your approval on the enclosed card."

The former is a Klaxon call to conviction ; the latter, a lullaby.

Between the beginning and the ending of the sales letter, what shall the message be ? What shall be a worthy follow-up to the arresting headline or first paragraph ? What shall constitute a worthy antecedent to the final clincher paragraph ? Well, argument and exposition, story and picture, dialog and soliloquy and monolog, reason-why and character appeals, facts and figures, testimony and gossip, deduction and induction, cost and price and value—these and other media like them may be employed as the meat of the message. Here the expert sales letter writer makes the most of his opportunity to build toward a climax, to radiate an attitude of genuine honesty and sincerity and helpfulness, to elucidate and rationalize and energize. It is his parade ground. If the first paragraph says : " Company, Attention ! " and the last : " Forward March ! " then those paragraphs between perform the tactics of mass formation.

While letterhead illustration and, perhaps, color and type display may help to do the work of the first paragraph ; while inducement or other special opportunity may help to re-enforce the effectiveness

of the last paragraph of the sales letter, the paragraphs between must be made to stand on their own. They must prove their worth by internal, intrinsic merit. Arguments must be logical; pictures must be clear; stories must be consistent; characterization must be realistic; explanations must be plausible, or the whole letter fabric falls apart. The test of thought-power comes in these middle-place paragraphs. The writer must prove in these his ability for consecutive and cumulative thinking. He must write short paragraphs that reveal by their brevity the graded steps of his thought processes: that afford by the spaces between them grasp-gaps and reflection-runways for the reader. The writer here has an opportunity to prove himself a creative expert, provided he also makes it clear that he is a modest and sincere one. The prospect here, if ever, expects to be interested and convinced. Here letter tone and sales personality are of paramount importance. Here is at once both the Waterloo and the Chateau Thierry of sales letter strategy.

Hackneyed terms have no more business, of course, in strategic letter positions than crippled veterans have in strategic military positions. Still, the following have been plucked from the over-ripe phraseology of twentieth century sales letters!

MID-LETTER BROMIDES

as per
in due course
in so far as
in regard to
in relation to
at an early date
on the other hand
along these lines
in this connection
as above mentioned
in accordance with
as the case may be
however that may be
as a matter of fact
earliest convenience
as to our proposition
now, on the other hand
owing to the fact that
at the present writing
in connection therewith
with your kind permission
whatever the situation may be

let us call your attention to
at the earliest possible moment
we are taking up the matter with
in so far as it is humanly possible
so you see you will make no mistake
same shall receive our prompt attention
circumstances over which we have no control
we take pleasure in handling or sending you herewith
thru an inadvertance on the part of our mailing dept.

Pray you, avoid these also. They bungle logic, blur picture, and stifle story.

Following are a few constructive business-building words that are worthy of cultivation in sales letters. They will prove better sales friends than the bromides listed just above :

acceptable
achieve
agreeable
approval
asset
attain
attention
attractive
auspicious

behooving
believe
beneficial
best
building

capital
capable
certainly
character
cheer
concur
confidence
congenial
constructive
cordial
correct
courteous

delight
desiralbe
dignified

eager
earnest
encourage
endeavor
endow
enjoy
energetic
enthusiastic
excellent

faithful
felicitous
fortunate
foster
frank

generous
genial
genuine
glad
gracious
great
growth
guarantee
guide

happy
health
help
high
honest

impressive
initiative
interesting
inviting

just

keen
kindly

largess
luckily

maximum
merrily
multiply

new

optimistic

perfect
please
positive
power

relief
rely
revelation
rise
royal

satisfaction
see
sensible
sincere
straightforward
strong
substantial
success
support

thank
thoroly
thoughtful
tone
trustworthy
truthful

useful
utility

vigorous
vim
vitally

well
willingly
wish
work

yes
you

zest

The sales letter writer cannot be too nice in the focusing of his various sales messages. It is not enough for him to construct one letter for men and another for women. His differentiation must be more highly refined than this. What classes of men? Farmers or grocers or travelers or technicians or doctors? What classes of women? Mothers or teachers or secretaries or milliners or society women? And when he has answered these questions, he must still further classify and differentiate his appeals. Generalization, even within limited classes, is dangerous. The closer the sales letter can be focused toward exclusively individual appeals, the more likely it will be to bring in returns. The mother who lives and rears her children in a New York apartment is a very different prospect from the mother who lives on an Illinois farm or in a Los Angeles suburb. The analytical reason-why appeal that may be the telling and the selling method with a machinist or other technical man will be wasted on the artist or the man about town. Letters that sell an automobile to a farmer, a hand-bag to a doctor, and a suit to the business man, respectively, will not sell the automobile to the doctor, the hand-bag to the business man, or the suit to the farmer. Not only should the arguments be different in the respective cases, but the letter tone and atmosphere should be different also. Trade parlance that highly qualifies a letter for reaching dealers and the trade in general, disqualifies that letter for reaching those without the circle. Some one has said that character and story are the two keenest interests of mankind—this, because all men and women are characters and all lives are stories. But no two characters or life stories are alike. The salesman who is to a degree guided by this dictum, would not delineate the same character to all prospects, any more than he would bore them with the same story.

So adjustments, and accurate ones, are to be made, both to individual prospects, and in sales letter construction and tone. For sales letter writers not to focus attention and effort and money upon these adjustments is to indulge the greatest possible indifference, and to throw their appropriation away. The sales letter that "will do for anybody" simply "does for nobody." The sales letter that is "individualized" simply by the insertion of an inside address is, in ninety-nine cases out of a hundred, headed precipitately for the wastebasket. Much has been said and written

about " Putting yourself into every letter," and " Getting a hearty handshake into every letter." But these intimate and personal touches are conveyed only with great difficulty in that letter copy that is processed by the thousands to be sent to all kinds of people, here, there, and everywhere. Be yourself, of course, if you are anybody worth being. And get a hearty handshake into every letter if you've a hearty handshake that wants to come out wholesomely and spontaneously. But don't pretend. Don't try to make people believe that you have a hearty handshake for them every time the press drops a letter on the plate, any more than you try to make them believe in your letter that you are going to present them with twenty-carat diamonds. It can't always be done. They know it can't always be done. In sales and advertising literature, it is imperative not only that you tell the truth, but as well to imply the truth, the whole truth, and nothing but the truth. *Be the truth*! The following bit of verse applies just as sharply to sales letter copy as to advertising copy!

Asked Jones of Smith, with a greeting glad,
As they passed the time of day:
" Say, how do you give your daily ad
Such a very convincing way?"
Said Smith to Jones, with a chesty swell:
" That's easy enough forsooth—
I simply insist those ads shall tell
The plain, unvarnished truth!"

Asked Jones of Smith, in a curious vein,
As they met on the avenue:
" Say, why do your sales show a constant gain,
Whenever accounts fall due?"
Said Smith to Jones, as he raised his eyes
With the glow and the zest of youth:
" Just because in handling our merchandise
We tell the naked truth!"

Asked Jones of Smith, in an intimate line,
As they chatted by telephone:
" Say, what shall I tell that lad of mine,
As he starts in trade, alone?"
Said Smith to Jones: " Give him this from me,
Sans mercy or meekness or ruth:
' Whatever, wherever your business may be,
Tell the undiluted truth!' "

This is not to say that form and circular letters are not to be used in connection with sales. On the contrary, in wide-range sales operations, they are a *sine qua non*, if the thousands of prospects are to be reached at all adequately. But let it not be assumed that very many people are fooled into believing such letters are personal. Keyed inks are sometimes ridiculous, but they are rarely deceptive. The problem in all such sales letters is rather to intensify the composition than to polish the mechanical make-up. The best stories in the world now stand in print. The letters of Lady Mary Montagu and Robert Louis Stevenson read just as engagingly from the printed page as from the original letter sheet. In proportion, therefore, as your sales letter is calculated for widespread circulation, concentrate and intensify its content. Write it, not at all as if it were for any degree of permanence, but as if it were for today only, and as if it were for one person only. If you do this, then it may not be fatal if the inside address is purple, the body black, and the signature blue.

Give the message life. Vividness is the biggest word in sales letter writing. If you write about musical instruments, make them *heard*. If you write about rugs, make them *seen*. If you write about perfumes, let the prospect *smell* them. If you write about oriental ambers, make the prospect *feel* them. If you write about delicacies for the table, get those delicacies *tasted*. Specific choice of diction will do all these things. Vivify the human senses. Vivify the human emotions. Vivify history and environment and commerce and industry. There are many ways by which all this may be done—by acquiring a large and facile vocabulary, by practicing to construct live and moving phrases, by arranging your thoughts in torrential sweeps and onslaughts, now by plunging your expression forward in cataracts and rapids, and now by checking and drawing it in till the potentiality and electricity with which it is charged hover in a harbor of reserve and restraint. If the message itself of your sales letter be vivid and bristling, no uncouthness of form can prevent its making an impression. Conversely, if the message be dead and dryasdust, no exquisiteness of form can vivify it. Look to the form of circular sales letters, of course; but do not waste your time trying to invent machinery that will turn out a million letters a minute or match matchless

inks, when you might be spending it composing a message that will offset the disadvantages of both quantity production and color clash.

A *boost* or *ginger-up* sales letter is one that is written by a sales manager to his sales forces, whether they be at different places on the road, or in his own community, even in his own building. It is calculated to supplement or re-enforce or to take the place of the direct personal contact between manager and salesman. It may take the form of a news circular. It may be an inquiry or a direction. It may be an announcement of awards in a sales competition. It may be a bit of confidential gossip as to the doings of rival houses. It should preferably always be an inspirational message for the purpose of maintaining *esprit de corps*, intensifying institutional conscience, and accelerating business enterprise.

A *tie-up* sales letter is one that is written deliberately to connect with some definite sales situation or to correlate with a comprehensively organized campaign. It may precede salesmen by a few days and pave the way for them. It may follow salesmen and clinch their efforts with prospects. It may individualize a new series of advertising copy in a given territory. It may re-enforce window or other display. It is a letter that connects and supplements other sales activities. As a result, it may be made either a gentle hint or a forceful reminder, as the circumstances surrounding it demand. The tie-up letter should therefore be short and direct. It should contain little if any continuous exposition. It is more than a notice or an announcement. It is somewhat less, perhaps, than a regulation sales letter.

Sales letters that are written by manufacturers or wholesalers to dealers for mutual profits are called *dealer-help* or *cooperative* letters. These may be trade confidences for the dealer's own personal attention, or they may be sent to him in such form that he can distribute them to customers and prospects. It is not to be forgotten that the dealer is, as a rule, subject to many calls from many salesmen, as well as to the pressure of letters and other aids

from more than one wholesaler or manufacturer. The concentration centering in the dealer sometimes becomes intensely keen. This gives a special stimulus to the writers of dealer-help or cooperative letters. The persuasion contest of special terms and other inducements teems high. One of three things may happen in the contest: Your dealer may not be reached at all: your letter, your circulars, your various trade aids may leave him cold. Or your dealer may be lukewarm in his reactions: your competing wholesalers or manufacturers may have equaled you in the persuasiveness of your appeals, and the dealer stands in divided loyalty. In the third place, your cooperative letter may impress the dealer so forcibly that he gives your commodity chief or exclusive attention in his own sales organization, asks for still greater cooperation, and eventually becomes, perhaps, your special representative or even a stockholder in your business.

In the competition for the dealer's trade alliance, constructors of dealer-help literature more frequently perhaps than elsewhere make the mistakes that usually attend over-eagerness. Sometimes these take the form of unfavorable comparisons. Sometimes greater inducements than are profitably possible are laid out. Sometimes the dealer is told how he ought to conduct his business. Most frequently of all, probably, the dealer is so overwhelmed with letters and other direct mail matter that all successful cooperative negotiation with him is suffocated. Needless to say, those who make such mistakes as these have the consequences forced in upon them eventually in most effective ways. And such errors are the more culpable because the cooperative letter offers so many excellent opportunities. First among them, perhaps, is the opportunity for the sales letter engineer to study the dealer's problems scientifically and thus render him real specific cooperation. He can be completely won as soon as he is made to see and feel that his business has been made the subject of intelligent study and that the dealer-helps that come to him are focused toward an expansion of his trade with its consequent increase in income. Then, too, he can be met by the sales letter engineer on more or less common ground. They have to a very large degree common interests, common knowledge, and common ambitions. They need lose no time getting acquainted. This means that they speak the same business language, are guided by the same business psychology,

and are able to begin their relationship far beyond the point where the relationship between the dealer and his customers began. An advantage such as this initiates good-will at the very outset and clears the deck for immediate and concentrated salesmanship.

If one sales letter produces sales, it follows that additional sales letters should produce more sales. Rarely is a single letter, no matter how persuasively phrased it may be, sufficient to develop maximum sales possibilities. Usually, therefore, it is desirable to follow up the first sales letter with others. A series of sales letters the content of which is sequentially and cumulatively developed, constitutes what is known as a follow-up sales campaign. If a single sales letter procures a five per cent response, the total follow-up series, judiciously composed and focused, may double this percentage of response. The term *follow-up* applies also to a series of letters of any kind written consecutively and regularly in an effort to accomplish a certain end, that is, to collect a bill, to secure a desired adjustment, to keep application for a position constantly before an employer. But as here used, the term *follow-up* refers to a letter series written and despatched for the purpose of increasing the momentum of sales appeal.

All the letters in a sales follow-up campaign should be planned and written at one time. The processes of the campaign must be seen as a whole, telescopically ; the parts must be seen as individual units, microscopically. But the plan should be fluid and flexible enough to permit of revision and special adjustment in case some sudden change in conditions takes place. Each letter should be a conscious part of the whole series, at the same time that it is an adequate sales unit of correspondence in itself. Each letter should, of course, accentuate the sale, but it should likewise give the definite impression that there is much more to be said, that "not the half has yet been told."

There are various methods of mapping out a sales letter follow-up campaign. By one method, the first letter is made an

attention-getter only, corresponding somewhat to the advertising tickler. The second letter develops interest by means of a salient and relevant story (beware of stories that " have no bearing! "), or by means of an intimate application to the prospect's own interest. The third, fourth, and fifth letters aim respectively at desire, conviction, and action. By this method, therefore, the follow-up campaign would consist of five letters.

But by the operation of another method all five of these appeals would be arrayed in each letter, the complete set of letters being graded upward in cumulative momentum of impressiveness. By this method, the follow-up campaign could be made to consist of from two or three letters to fifteen or more. The former number would, however, be regarded as too few for the average campaign; the latter, as too many.

By still other methods single sales points may be taken up separately in successive letters; or a different sales appeal, such as economy, price, pride, utility, may be developed in each of a series of letters; or a different type of composition appeal—narration, exposition, description, dialog, testimony, predicament—may be successively presented. And so forth.

Any sales follow-up plan that presupposes a series of six or seven letters, must be developed by means of carefully graded steps. The first letter should be made a fairly comprehensive one; the last in the series should be strictly pointed and businesslike. Between the two, the letter copy should be logical and engaging. Whether or not there should be any reference in one letter in a series to another, is open to debate. The probabilities are that it is a somewhat better policy to make no such direct reference, but that the prospect should be made to feel by the general tone of each successive letter that he has " heard about this before " and " may hear again." In the average follow-up campaign, consisting of, say, six or seven letters, sent at intervals of a week or a fortnight, the frequency of receipt alone should be sufficiently impressive to make serial reference unnecessary. But the sales letter engineer should be guided in such matters as reference, frequency, letter length, sales arguments, by a close study of his several mailing lists. Mechanical men do not object to the machinery of reference and cross-reference. Society women naturally do. Professional men and women have more time to read letters than business men

have ; hence, serial letters to the latter should be somewhat shorter than those to the former.

In addition to campaign follow-up letters that are constructed and mailed for special period or condition purposes, there are *occasional* follow-ups and *perpetual* follow-ups. The former are letters that are sent at more or less regular periods to a mailing list of good permanent standing. Old residents receive from the established shops in their community occasional notices and announcements of sales and of special or regular openings. The occasional circularization follows a leisurely method thru a period of years. It may not be discontinued until a prospect dies, and it has been known to persist even afterwards !

Perpetual follow-ups are used chiefly for one of two purposes : either to exhaust or assort the names on a mailing list, or to get a reaction by means of sheer persistence and stubbornness of appeal. Such follow-ups are frequently initiated by prospect inquiry, made independently or thru a coupon clipped from an advertisement. Mailing lists constructed on the basis of such inquiry should be kept separate from those accumulated from more reliable sources.

The shopkeeper who prepares a five or six unit campaign follow-up, should take pains to foresee interruptions along the line of the sales letter run. Cards or letters should be ready to meet interrupting inquiries or comment, or to cope with suddenly changed conditions. Any demand for such *split* or *division* letters in the process of his campaign should be interpreted with good cheer. But it should be met immediately. Campaign plans, whether they involve letters or cards or printed matter, or all three together, should be kept flexible enough to allow and provide for unexpected interruptions at any point in the letter run. Supplementary letters, whether or not demanded by prospects or by conditions, may profitably be used on occasion for the purpose of giving the campaign an impromptu or spontaneous tone. The fatal feature of many a campaign has been its smooth, cut-and-dried, sophisticated operation. Its literature has smacked of conspiracy rather than of service.

Test your sales letter campaigns, if for no other reason than to find out what not to do again. But test them for the sake of keeping your lists live and active ; test them in order to measure and

standardize charts of analyses and methods; test them that you may be able to assign each sales letter writer in your establishment to that niche in your service where he can do the most efficient work for you. Some sales letter writers should be assigned to headlines only. Some should write nothing but "getaways." Some should give all their time to the construction of brief stories or arguments or pictures. Do not test letters by any method that is too obvious. It is the best plan to keep your test keys a secret from the prospect. One firm gives its letters names—the names of stenographers in the office, such as, Stella, Alice, Mary. These are written in the extreme lower lefthand corner of the letter sheet. Figures or letters, or both in combination, are sometimes used in the same position. Vari-colored stationery constitutes an effective and unsuspected key for some houses, and campaigns themselves are sometimes differentiated from each other by the same device of color. Picture devices, phrase devices, initial devices, questionnaire devices, headline devices, typographical devices are all used for purposes of following up and checking returns on sales letters. There is no one best method. The important thing is to have some keying and testing method. Not to attempt to measure returns on sales letters and profit by them is just as serious a mistake as not to budgetize finances and accounts.

Salesmanship by letter is good or bad just in proportion as letter salesmen give serious thought and consideration to the complex problems that confront them. As they think about the complexities and the intricacies of trade processes and the uncertainties of human character, so will they express themselves from the one to the other. If salesmen could be brought even partly to realize the bigness and the importance and the interest that attach to selling and sales operations, the world would be a vastly better business place to negotiate in. He may know his commodity; he may know human character; he may know how to use the English language, but if, in addition, the salesman has never pondered the momentous opportunities of the art and science of salesmanship, then there is hope neither for him nor for his job. The $150,000,000. spent annually in this country in direct-mail salesmanship, is trivial in comparison with the results that ought to be accomplished by him and his co-workers. Expert salesmanship with this expenditure ought to be able to redeem the world—

and could and would do so, if salesmen everywhere were *thinking the most out of their opportunities.*

The following salesman's creed may be a fitting conclusion for a section on sales letters—a section that, owing to its numerous company in a comparatively small space, does not and can not attempt more than a mere outline of a subject of such voluminous scope and importance.

A SALESMAN'S CREED

I believe that honest salesmanship is the greatest mission on earth.

I believe that honest salesmanship has done more to civilize and advance mankind than has any other single influence.

I believe that the salesman is at once a pilot and a professor, a pioneer and a priest, a plenipotentiary and a prime minister.

I believe that good work is the only foundation of a stimulating faith, and that only by the stimulus of faith can good work be done.

I believe that the only worthwhile joy in life comes from the daily, workaday exercise of kindness, courtesy, cheerfulness, friendship, generosity, helpfulness toward our fellows, from colleague to competitor, from king and prince to coolie and pauper.

I believe in brains more than in bullion, in men more than in money, in character more than in coin, in service more than in specie.

I believe in the sacredness of promises, in the sanctity of agreements, and in the sublimity of obligations.

I believe in yesterday a little, in today much, and in tomorrow still more, and more than ever.

I believe that honest goods can be sold by honest methods to anybody, anywhere, at any time.

I believe in the firm I serve, in the goods I sell, and in the salesman I call *me.*

I believe that the fault is entirely my own every time I fail to make a sale, win a prospect, or please a customer.

And—I believe, so help me brain and brawn and boost and business gumption, that I am ready now and here to sell goods in accordance with this philosophy.

The application of homely and striking arguments to the subject of trademark protection.

Re: TRADEMARK

The law today is such that if a man steals your watch, he is subject to criminal proceedings and a jail sentence. If, on the other hand, he steals your idea or your goodwill—he lays himself open merely to civil action.

More than that, if he takes your watch, the State will take care of his prosecution. But if he infringes your trademark or your advertising, the burden of prosecution rests upon you.

But the protection of intangible wealth—your trademark and goodwill—is a more difficult proposition than sitting among one's household goods with a sawed-off shotgun handy. If you catch a man packing up your silver in the dining room, you have the privilege of sticking your revolver under his nose and turning him over to the police or even shooting him. But if you catch the same man infringing your trademark, and incidentally robbing you of more than all the silver you possess, you can neither shoot him nor even threaten to shoot him, unless you wish to suffer the full penalty of the criminal statutes. You can't turn him over to the police, or even peremptorily relieve him of your property, tho, metaphorically speaking, his arms may be full of it.

Your only recourse is an application to the courts. But *preventive* measures can be taken, namely, the registration of your trademark by a specialist whose knowledge and experience is such as to permit him to cope with the variety of statutes bearing upon your interests in the different countries of the world.

If you have not already made provision in every country in which you do business for the defence of your intangible wealth—your trademark and goodwill—can you afford longer in this day and age to ignore its indispensability ?

An excellent follow-up on the comparatively little-known subject of trademark insurance.

This is the booklet
you've asked for—

I have marked the important paragraphs for your special attention. It will take you less than ten minutes to read them and it will pay you well to act immediately on the message that they carry.

You can get a good idea of the costs for obtaining the different foreign registrations from the enclosed folder. They are very low now, owing to the recent sensational declines in foreign exchange.

In the United States the cost is also very reasonable, being only $30.

In order to prepare the applications, certain information will be required. You can supply this on the enclosed questionnaire in a moment's time.

You have insured

—your life,
—your employees,
—your shipments,
—your place of business,
so
—WHY NOT YOUR GOOD WILL?

Send me the questionnaire and a list of the countries where you need protection—do this today, while the costs are so low, less than $5. per year per country. Then your GOOD WILL will be insured.

Just an intimate, woman-to-woman talk.

At the request of the Pioneer Mercantile Company, we are sending you our Hebe recipe booklet.

It is a pleasure to do this. I sincerely trust you will make it a point to order Hebe from your grocer, and test these recipes right in your own home.

My friends ask me quite frequently how I succeed in baking such light biscuits and cakes. They wonder how I manage to prepare such delightful creamed soups and vegetables. I will tell you—just as I tell my friends—"use HEBE and you will discover the way to better baking and cooking."

The secret of the goodness of HEBE for cooking and baking, is in the perfect balance of ingredients—pure skimmed milk enriched with vegetable fat.

Last, but by no means least, remember that you save money when you use HEBE. First, because it is economically priced; and second, because there is no waste. HEBE stays sweet and fresh several days after it is opened.

Do try HEBE—order it from your grocer today. If there are any questions you wish to ask concerning HEBE or its use, please write me personally.

Almost an embarrassing wealth of appeals, but all of them concrete and personal.

Good Morning !

At the request of Henry May & Company, Ltd., Honolulu, we are enclosing a copy of our Carnation Recipe Book.

You will find it contains practical, tested recipes—a variety of one hundred delicious dishes, all delightfully different.

As a suggestion, try the Ramekin Recipe (on page 6) for TODAY'S luncheon. Just a little left-over meat moistened with diluted Carnation—an egg or two—bake for a few minutes—and you have a luncheon dish that is economical and surprisingly delicious.

Try this recipe, and others found in the Carnation Recipe Book. Learn, in your own home, the real convenience and economy that results from the use of Carnation.

One of my friends wrote recently to say: "I tried the Ramekin Recipe you suggested—then I tried some of your others. I don't know how I ever managed to cook or bake without Carnation before—it is so convenient."

And remember to insist on Carnation, because it is pure, rich milk—"from contented cows"—that's why it is so wonderful for cooking, for baking, for coffee, tea, and cocoa.

Before you forget—phone for a half-dozen cans of—CARNATION.

Yours for economy,

Seven paragraphs built in toward testimony, built out toward you.

If you looked into a carpenter's tool chest and found a Stanley smoothing plane, a Disston match plane, a Keen-Kutter rabbet plane, and so on—a different make for each of ten sizes or types—

What kind of carpenter would you figure him to be ?

The good workman picks out the brand of tools that is mechanically right and buys it in all the sizes and styles he needs. Once his fingers learn the adjustment, every tool in the lot is equally at his service. And repair parts are put upon the simplest, most economical basis.

Applying the same sound principles to motor truck buying—following the example of Marshall Field, Armour, the Barrett Manufacturing Company and other concerns that command the highest engineering skill in their equipment purchasing—consider the advantage of equipping with the only line of trucks that offers the mechanically perfect worm-drive in a *complete range of seven sizes.*

Packards are built to carry one ton, one and one-half, two, three, four, five, and six and one-half tons. No Packard salesman will ever try to sell you a two-ton truck when you require a one and a half tonner or a three tonner for efficient and economical deliveries. It's just as easy and much more satisfying to supply you with the size that exactly suits your needs.

Isn't the chance to have your hauling situation analyzed *without prejudice* worth something to you ?

And besides, isn't this a sound rule of good buying .

"First see the most complete high-grade line—then compare."

Another excellent Packard letter featuring authority, experience, and service.

Mr. Drake, Vice-President of Standard Oil of Indiana—

The Chicago Tribune—

Lyon and Healy—

American Express Company—

The United States Army—

And Swift and Company, Mandel Brothers, Tobey Furniture Company, John Wanamaker, International Harvester Company, Quaker Oats—

Are among the conservative, long-headed men and concerns that are buying Packard trucks on their record—by singles and scores and hundreds—in spite of the fact that there are dozens of cheaper trucks to be had on quicker delivery.

We might go into detail as to the experience of these men with their Packards. We might quote their own words as to why they buy Packards again and again. We might dwell on their known conservatism—their bed-rock analysis—and test methods—in all equipment buying. We might display actual cost figures in many cases.

But *why* ?

What can be so convincing to any alert business man as the naked evidence of the millions of dollars these men and organizations have invested in Packard trucks ?

Packard men know a lot about the hauling and handling of shortcuts worked out by successful businesses. They are ready to apply what they have learned to the delivery problems and opportunities of your business—whenever you give them leave on the card enclosed.

A letter that does team work with advertising copy in announcing a policy that is more than fair.

Packard will refund any reduction in price.

You can buy a Packard Car or Truck with a certainty that should the price be reduced, the amount of the reduction will be refunded to you. Furthermore, this Price Insurance Policy will apply to all new Packard vehicles delivered since January 1. On the other hand, should it be necessary to advance the price, previous purchasers would benefit, in that present prices would apply.

What could be a fairer policy? It is typical of Packard from its very inception to deal squarely and in a straightforward way—to protect its customers' interests by permanent business methods of fairness and justice.

This policy, being announced in detail this week in a number of the leading newspapers and magazines, is an added evidence that the public, with fullest confidence, can unhesitatingly depend on the Packard Company to meet and solve transportation requirements.

A well-phrased bit of advice on the wisdom of anticipation.

Even if your requirements do not call for a new "Twin Six" until next fall or winter, there are certain definite advantages in making your selection now.

If we may judge from the present demand for Packard cars, there is only likelihood that the demand will exceed the season's supply.

It is possible now to make certain of getting the kind of body that is best suited to your transportation needs. And not only can you get the type of car you want, but you have a wide range of choice in the matter of paint and upholstery which gives you the opportunity to select just the color scheme you prefer both inside and out. Our Packard Price Insurance protects you in case there is any reduction in price.

When you or your friends make an investment in Packard transportation, we are particularly anxious that you shall have as many of these advantages as possible. It is for this reason that we urge your immediate consideration of the subject.

Our broad experience in motor transportation is at your service.

A sound warning based upon an apt comparison.

> You select Pullman cars rather than ordinary day coaches for railway transportation. You make reservations in advance because the supply is limited, and you pay an added price because it insures safety, comfort, quietness, speed, and prestige.
>
> Do you realize that the same advantages apply to a Packard Twin-Six in Motor Car Transportation ?
>
> Because these facts are true of a Packard Twin-Six, only those intending purchasers, who place their orders without delay, can be assured of delivery before autumn.
>
> The only sure way to secure your individual specifications as to style, paint, and upholstery, is to order now.
>
> May we make your reservation ?

Featuring the truck from the service angle.

> Consider your truck problem in the light of transportation. After all, are you buying a truck or a transportation service ?
>
> Men who take great pride in their organizations, men who consider their business houses as institutions of service, buy transportation.
>
> They look ahead. When they buy transportation they are guided by the facts shown in the enclosed reprint, "Packard Trucks Valued on 100,000 Mile Basis."
>
> Build now for the future. When you want transportation facts and figures, call us.

A little contribution from Clio to sales letter content.

> The world holds no other street quite like "the Street of the Great Clock" in Rouen, France.
>
> Joan of Arc, burning at the stake, gazed down this historic street. Its great bell, Rouvel, then almost three centuries old, rang the curfew on that fateful night—and rings it to this day.
>
> Father Time has touched the street but lightly. Much of its glorious architecture has vanished. But the massive clock with its six-foot dial is still official timepiece of this ancient town.
>
> Jehan de Fêlanis little dreamed, when he finished it in 1389, that here was the forerunner of *portable* timepieces so tiny, so amazingly accurate, that millions would be wearing them today—in the form of *Elgin Watches.*

Another bit of Clio copy subtly focused for colossal sales.

> Not until cathedral clocks had boomed out the hours for centuries, did it occur to anyone to bring them down to earth in miniature form as Table Clocks.
>
> To this invention, some wit has ascribed the origin of that paternal classic, "Tut, tut! Time that young man went home!"
>
> Ornate in design, elaborate in workmanship, they were found only in the homes of a wealthy few. The hour hand was sometimes mounted on a large bell, and curved to meet the dial figures on the rim. The meaning of the minute was still undreamed of—why think of minutes when clocks varied an hour a day?
>
> Yet the Table Clock—plaything of the rich, but logical forerunner of *portable* clocks, or "watches"—brought the old world a long stride forward toward the timekeeping marvels of the Twentieth Century—*Elgin Watches.*

A cut-to-the-bone piece of sales advice in regard to motor trucks, set in unusual but attractive form.

—a truck is no more efficient than the service that goes with it.

—this is something you must bear in mind when selecting your truck.

—let the famous Republican shield be your protection.

—it isn't merely a "sign" pasted on a window; it means a fully equipped service organization, amply stocked with parts, always at your service and in your service.

—think this over seriously before you buy.

This has the smack of the up-to-the-minute advertisement.

It's zero hour when you hang up your hat and face the pile of correspondence.

Two hours later—gone is that early morning sparkle—gone is that "clear the desk for action" feeling, if you have struggled with the mail in the ordinary way. Much dictation is monotonous repetition—wearing, tiring, and *costly*.

It's good business strategy to have a dictaform on your desk—ready at your right hand. It will step in and do the dreary routine and leave the new developments to you. You will finish fresh and the work will be finished sooner.

The Dictaform is made in eight styles—a size for every business. It's durable, good-looking, economical. It has the *celluloid reinforced* tabs stronger than ever and ready for rough handling.

Send the coupon for the dictaform details. It will explain our trial offer which insures absolute satisfaction to every purchaser.

Conveying an impression of dignity and reliability.

We are extending an invitation to representative merchants and manufacturers thruout the United States to avail themselves of the numerous facilities we offer. Our reason for doing this is to cooperate with them in increasing their present business, and assist them in developing new business at home as well as abroad.

In this connection we have considered the value of our service with reference to your particular business, and we believe that a relationship between —— —— —— and —— —— —— would be mutually advantageous. Please bear in mind that this suggestion is not made with the idea of disturbing your present banking connections in —— ——, but rather to supplement them for the purpose stated above.

We would consider it a privilege to serve you, and we feel that our facilities are such that you would find complete satisfaction in any connection you may wish to form with us. If you find the present an opportune time to go further into it, our representative will be glad to call and discuss this question with you at greater length.

Evincing restraint and distinction of tone.

In the comprehensive organization that we have developed for the purpose of furthering American commercial interests abroad, permit us to call your attention particularly to our facilities for handling foreign collections.

Our direct branches number — in all; and we have, in addition, close working arrangements with correspondents in every important market in the world. We are thus able to offer a collection service that is rapid, economical, and effective, and American exporters are assured that in the event of non-payment of drafts, or disputes with reference to shipments, their interests will be looked after, wherever possible, by American bankers. Unquestionably these are important factors in the upbuilding of an export trade.

Under separate cover we are forwarding you a specially prepared map, showing the location of our branches and those of the International Banking Corporation, as well as the location of the offices of our representatives abroad and in the United States. Will you kindly accept the map with our compliments?

We shall be pleased to have you route your foreign collections thru us, if you are not already doing so, and we are confident that our service will prove satisfactory to you in every respect. If there is any particular problem with reference to your foreign collections which you would like to take up at this time, we shall be glad to have you do so; and it will be a pleasure for us to furnish our collection rates or further information upon receipt of your request.

Argument and exposition brought to bear with lucidity and reserve.

On former occasions it was our pleasure to invite your company to open an account with us, and we desire to assure you of our continued interest in the establishment of this relationship.

We find that we are already serving you thru our Foreign Exchange department in the way of commercial letters of credit. When payments are made to you in this department, they are usually in the form of our cashier's check. Would it not be much more convenient for you to allow us to credit these payments to your account, as in the case of our customers, advising you at once, thus simplifying the operation on both sides ? You would then be in a position to draw your own New York exchange in addition to taking advantage of our other services.

Our Foreign Department is in a position to cooperate with you in investigating market conditions abroad, and the opportunities for the sale of your goods. We also make reports on the credit standing of the prospective customers, and maintain a system of credit files, containing information of great value to our depositors. Upon request, we shall be glad to furnish you with a list of the principal importers in the countries in which we have branches.

All of our many facilities are at your command, and we invite your company to open an account with us, and allow us to assist you in the development of your foreign trade.

Another "try" that is neither an intrusion nor a presumption, but a natural and gentlemanly renewal of service offer.

We are still very much interested in the subject of a relationship with your firm as outlined in our previous correspondence in this connection. We have not had the pleasure of cooperating with you as yet, but hope that you will favor us with your views on this relationship.

It is not our intention to interfere in any way with your present banking arrangements, nor do we wish to appear unduly persistent in the solicitation of your account. It is, however, our ambition to have on our books the names of the representative houses of this country, and to place at their disposal the many facilities of our various service departments. We are familiar with conditions prevailing in your business, and believe that we can make this relationship mutually satisfactory in every respect.

An advance appeal based upon definite and attractive information.

One of the large manufacturing concerns of Rochester, N.Y., in business twenty-eight years with each year showing an increase over the previous year, will shortly offer an issue of 8% Preferred Stock, with an opportunity, if desired, to buy some of its 8% Common Stock on an attractive basis.

This Company is listed in Dun's at a million and over, with highest credit. It is a very prosperous company with an indicated expansion equal to at least 50% of its present volume of business. It is a manufacturer of food products that are known and used the world over.

In order to make these stocks tax exempt under Massachusetts laws, the Company has recently been re-incorporated under the laws of this state.

Our circular containing advance information will be ready within a few days.

If you think you might be at all interested in this offering, please sign and return this sheet in the enclosed envelope, and full information will be mailed without any obligation on your part.

Without obligation, you may mail the circular referred to above.

Name.....

Address.....

A happy little parallel, well applied.

A man hiring a driver asked each applicant how near he could drive to the edge of a bluff.

One said a foot; another six inches. A third didn't know. He had never tried. He was employed.

There are many devices for making paper cheaper, but the employees of the Crane Mills do not know them. They have never had occasion to learn. They are concerned only with making good paper, making it as good as paper can be made, and making it good with all their might.

The unusual history of CRANE'S papers, both Bond and Bank Note, together with their use for such important purposes, is a testimony to this will to make the best.

100% selected new rag stock
119 years' experience
Bank notes of 22 countries
Paper money of 438,000,000 people
Government bonds of 18 nations

An old sales story interestingly and convincingly told.

Have you thought of the advantages of owning your own house? I am much interested in the sale of several houses in a strictly residential community, less than thirty-five minutes from Manhattan Island.

For example, I have a house with seven large rooms, tiled bath, steam heat, and kitchen with all modern gas appliances for cooking, heating water, etc. The house has a splendid location, and commands a view of a dozen miles or more. The sum of $3500. cash, and less than what you pay in rent, will buy it.

In other words, what you pay out monthly for rent will purchase one of the most handsome homes in the community. Here is a fuller description of it:

Attractive colonial house, with two large piazzas and an entrance porch. A large center hall, with telephone room; living room, wainscoted and paneled, two built-in reading tables, a large open fire place; exceptionally large dining-room with open fire place, plate rail, and entrance by French doors to piazza; butler's pantry with built-in dish-washer; sanitary gas kitchen with built-in ironing-board; refrigerator room; back stairs to second floor. On the second floor, four large bedrooms, two tiled baths, and sleeping porch. On the third floor, maid's quarters with bath; and billiard room with beamed ceiling and open fire place.

Think of owning this handsome $22,000. house at a monthly cash charge of less than the rent of a moderately priced apartment!

This house, with several others I have to offer, affords an unusual opportunity to own a home in a healthful residential community with all the advantages of the country, and less distant from Forty-second Street than the upper end of Van Cortland Park.

Unique in make-up and gripping in composition.

You are one of the few PRINTERS' INK (Weekly) subscribers who are not receiving ALL of PRINTER'S INK.

Reduced by 379 since we wrote you this letter last month

By ALL of PRINTERS' INK I mean the Weekly and Monthly editions. Taking them as a unit, they completely cover the entire field of advertising, merchandising, etc. The relation of the Monthly to the Weekly is the same as that of a rotagravure section to the balance of the Sunday edition of a newspaper. On account of its coated paper and large page size, it adequately reproduces subjects that the small, tho convenient Weekly page size will not permit.

I earnestly hope that you will authorize me to send you PRINTERS' INK MONTHLY for 1929. Your okay on this letter is all that is necessary—bill for $2. will follow when due.

It's an easy way of saying: "Certainly, Meeks, I want ALL of Printers' Ink"

An especially readable appeal for renewal of subscription.

Don't you want St. Nicholas again this year ?

The editor has told me of some very wonderful things that are to appear in it during 1929—things that you personally will be tremendously interested in, and really cannot afford to miss.

No, I won't tell you what they are ! You'll have to wait for your copies of St. Nicholas to find that out, and as you've never been disappointed in your favorite magazine, you'll be even more pleased and thrilled with it.

But, you must send me your renewal right away, in order to secure your January number. Your January and February copies are already addressed to you, waiting for this important renewal order, so hurry it along, in order that I may drop them into the mail box.

You see, as I explained in December, a great number of new boys and girls have joined our happy family of St. Nicholas subscribers, and altho we made one hundred thousand copies, there are only a few left. So, unless you want to be left out, you'd better send your renewal by return mail.

And whoever heard of a wide-awake boy or girl being left out of anything good, especially anything as good as St. Nicholas ?

I thank you for your polite attention, and will hope to have your renewal in my first mail.

A "salesworthy" explanation of innovations in service.

To The Depositors of the Fifth Avenue Office

At our new banking quarters, at Fifth Avenue and Forty-fourth Street, we shall be better able than ever before to render you complete and personal service.

One of the new features of our service to depositors will be a system by which deposits and withdrawals can be made at the same window.

By this method it will not be necessary, as heretofore, to go from one window to another when you wish to make both deposits and withdrawals, and you will be enabled to transact your business more quickly and conveniently.

There will be three Tellers Windows marked as follows:

A to F inclusive
G to M inclusive
N to Z inclusive

In the Women's Department there will be but two such units—A to M and N to Z.

Customers are requested to use those windows marked with letters that include the first letters of their last names.

A special window has been provided for the disbursement of money for payrolls.

Any of our officers will be glad to show other new features of our service which are at your disposal.

Offering service double-plus, in connection with commodity.

It is our business to give you SYSTEM IN YOUR BOX OFFICE, thru which you gain PROTECTION. This SYSTEM is established thru the use of the AUTOMATICKET REGISTER AND SELLER, and if your Ticket Selling Register is not ALWAYS working just as it should, it is our desire to see that it does.

If you should ever have any trouble with your Register, write us in detail, and we shall be glad to advise promptly how it may be adjusted in the most expedient manner. Address all your correspondence to the New York office.

Have you an ample supply of tickets ? Do not wait until the last moment to order, as it takes from two to three weeks to make up special tickets. Always use tickets made exclusively for your machine, to insure the best service from your register. We use a special grade paper stock, and guarantee tickets made by us to work perfectly in your AUTOMATIC TICKET SELLING MACHINE.

We always have a supply of stock tickets on hand to ship you in an emergency.

BY THE WAY : If you are erecting, or taking over, any new theaters, be sure to write us for literature describing our new electric 1930 model register.

Testimony that tells and sells.

We have sent you an examination copy of OPDYCKE'S "THE ENGLISH OF COMMERCE." "This is a good book," you have probably said, "but I should like to know what men active in the business world think of it." We can tell you this. Read the following:

"There is no question that the volume will prove of great value, and, it is hoped, also of inspiration, to many a young man and young woman who are planning to enter business. It would also prove of great value to those who have spent years in business if they could be induced to give it the study it deserves."
S. H. DITCHETT, EDITOR OF THE DRY GOODS ECONOMIST.

"A perusal of its contents has surprised and delighted us. The suggestions and advice given cannot help being of inestimable value to any one coming in contact with the book, from the office boy to the executive. There is a fund of information for each, no matter what his calling or line of work may be. Our congratulations are heartily extended to Mr. Opdycke for compiling and publishing a book for which we confidently believe there will and should be a tremendous demand."
W. C. PAUL, ASSISTANT MANAGER, THE DICTAPHONE.

"Mr. Opdycke was once introduced to a meeting at which he was to speak as a 'Six Foot Two Dynamo.' His book is the natural product of such a dynamo. It is most illuminating on the subjects touched. It supplies new warmth and interest to this important matter. It creates vigor and energy in the mind of the reader. In other words it is a light, heat, and power plant for those whose daily task it is to use the English of Commerce."
GEORGE H. FREEMAN, DIRECTOR, BETTER LETTERS ASSOCIATION.

Don't you share in these opinions? We shall be glad to hear from you, and we hope that you can use the book as a textbook in your classes next year.

An unusual opening, and an altogether polite and dignified appeal.

February 28—your birthday !

Why not commemorate it with a little contribution for the

BIGGEST BIRTHDAY PARTY
IN THE WORLD

? ?

We mean, of course, the party that is to be given by America to the children of Serbia.

Serbia has never really been dramatized in America as have other allied countries of Europe. She has had the suffering, but not the publicity.

There are 500,000 children there who need immediate care and attention. It costs $72. a year to provide properly for one child. We hope to adopt as many Serbian orphans as possible.

May we count upon your help ? And will you interest some of your friends in the saving of Serbia ?

Seriatim clarity, and a sure-enough invitation.

Following up our conversation of yesterday, I am enclosing some of our literature which, I hope, will further acquaint you with the purpose for which we are organized.

In connection with the work of the school, we are prepared to furnish you with three general types of service :

(1) Wholesome recreation of the better type that is adapted to the school and to the community in which it is located.

(2) Semi-instructional programs for use in school assemblies. This feature includes a current news weekly, pictures of interest in general science, and pictures of classic and artistic value.

(3) Specific subjects that will be made up to correlate with the individual curriculum of your school.

We shall be pleased to have you attend one of our Wednesday or Friday afternoon showings, of which I spoke to you. I am enclosing two tickets for next Friday. If this date is unsatisfactory to you, return the tickets, and others will be sent you for whatever time you suggest.

If we can be of any assistance to you in selecting a motion picture machine, or in helping to acquaint you with the various styles of machine, do not hesitate to call upon us. Tho we do not sell machines, we are constantly in touch with sources of supply.

Sixty-horse-power speed in and among and about and between the lines.

Here's TWO to THREE DOLLARS a dozen EXTRA PROFIT. Do you want it ?

Last week I was in Chicago buying leather to cut up into "HARVEY GLOVES." Prices were STIFF, but I found one of the tanners who needed business pretty badly, and I got some high-grade horse-hide at a low-grade price—BOUGHT ALL I COULD GET !

It's being made into gloves NOW. Samples ready NEXT WEEK. Ten days later the BEST WILL BE GONE. (Our salesmen won't have these. This lot goes at once to MAILORDER CUSTOMERS ONLY.)

You see, NINE DOLLARS will buy gloves worth TWELVE DOLLARS !

Want to see them ? You really CAN'T AFFORD to miss this chance.

Just mail the enclosed card. Do IT THIS MINUTE, while you have the matter in mind, and I'll send you One Dozen Pairs on approval. There'll be twelve different kinds in this batch, and, of course, they'll come to you prepaid.

Return, at our expense, any or all of them, and order those you want.

ACT NOW—THESE WON'T LAST.

Yours for increased profits,

Here are five artistic and impelling appeals by the Roycrofters.

1.

A second-to-none opening, certainly, as far as you are concerned.

About all the great people of America are subscribers to our magazine ROYCROFT, excepting you.

Is this an oversight on your part ?

You know, of course, that this magazine is the successor to The Philistine and The Fra, which Elbert Hubbard published.

It is a source of great pleasure to me to continue so worthy a work as Elbert Hubbard started and carried on up to the time of his tragic death.

We are perpetuating very successfully the several industries he developed and The Roycroft Shops stand as his monument.

Our magazine is worthy of your attention, and the special offers on the enclosed circular will appeal strongly to you.

May I suggest Offer No. 14 ?

I should feel it a great honor to have you on the ROYCROFT list.

2.

An interesting offer made in an unusually interesting way. . . . "Jove and my stars be praised! Here is yet a postcript."

I have a book for you, a new Roycroft Book—just out of the Bindery.

It's about Abe Lincoln and Nancy Hanks, his mother; written by my father, Elbert Hubbard, and done into print by Roycroft boys and girls who love their work. A more complete description is on the folder enclosed.

Another thing: Out in the subscription room they told me your subscription to ROYCROFT has expired. A renewal is an investment, the returns on which can not be estimated in dollars. Just one little paragraph or article in some issue may be the inspiration or help that will hold you to your ideals—when things are slipping a bit.

There always are just such articles in ROYCROFT, and you know it. The issues to come are being well planned. They promise much.

The combination offer of the Lincoln book and another year of ROYCROFT is made for you, and I hope you will come in on it at once. The two for just $3.

Pin your check to this letter and return it in the enclosed envelope.

With all kind wishes,

P.S. Or perhaps some of the other offers might suit you better. Look 'em over.—E. H. II.

3.

A personal and complimentary follow-up, insinuated by big facts.

You were absent from Roll-Call this morning.

Eight hundred and forty-nine of the twelve hundred odd renewal subscriptions to ROYCROFT that were due in today, answered "here."

We missed you, and I hasten to remind you of it.

ROYCROFT has been going to you for the past year and I know you have benefited from its monthly visits.

Future numbers are being planned with great care, in an endeavor to make them even better than before. You can't afford to miss them and we can't afford to lose you.

The small price of a year's subscription is made smaller in the combination offers on the enclosed circular.

Especially I want you to note the Abe Lincoln book and the Twenty O'Clock set. These are brand new Roycroft books, just fresh from the Bindery.

But whether you select one of these offers or not, DON'T PASS UP YOUR RENEWAL. We certainly want you to stay with us.

Will you answer "present" at next Roll-Call?

With all kind wishes ever,

4.

Atmospheric and intimate in tone and construction.

I miss you from the ROYCROFT Round Table !

And as Chief Chef of the ROYCROFT Magazine I am wishful to have you back with us again.

The H. C. L. has not impaired the menu of the little magnetic monthly. It is better than ever—a full-course meal of nourishing and energizing mental food, seasoned with enough literary salt to savor it, a dash of tabasco to add zest, and a jigger of jamake to aid digestion.

The ROYCROFT Magazine for November contains among other vital things a couple of editorials—"Selling America to Americans" and "The Amalgamated Union of Sky Pilots"—which I am sure you will enjoy.

See the enclosed new premium offers. You can select several Christmas gifts from the list. May I suggest our new book, "The Liberators," as the biggest value in a magazine subscription offer we have ever put out ?

Won't you join us again ?

R. S. V. P.

5.

A seasonal offer chockful of suggestion for your Christmas giving.

May we help you with your Christmas problems ?

There is no more appropriate gift than a beautiful book, especially a Roycroft book.

On the reverse side of this letterhead you will find a number of extra choice volumes illustrated and described.

Make up your order today and send it in. We shall be glad to send the books direct to your friends, enclosing your card and greetings. Just tell us your wishes and they shall be carefully and promptly complied with.

Perhaps you have a list of friends you wish to remember at Christmas—but with an inexpensive gift !

Why not send the ROYCROFT Magazine for a year starting with the December issue ? We shall send each one a neat Christmas card announcing this gift from you.

As a special inducement at this time we are making our subscribers a price of fifty cents a subscription (without premium) but suggest you send us not less than five—as many more as you choose.

ROYCROFT will bring them frank, free messages every month, and they can't help being benefited. Too, their gratitude for your gift will be of twelve months' duration.

The order blank enclosed will simplify it all for you. Write the names and addresses plainly on the back.

Let us be your Santa Claus.

With all kind wishes ever,

The next seventeen letters are excellent examples of concentrated class appeals in sales exposition and argument.

Pratt and Lambert send four telling letters to paint manufacturers.

1.

Indirect before-and-after testimony that is clarified and strengthened by detailed reason-why copy.

No confidence will be broken by telling you how another enamel maker has just improved his product by changing the mixing varnish.

Reports reaching this maker clearly indicated that his enamel was cracking and chipping. Its use outdoors seemed particularly precarious and there wasn't the desirable amount of pigment in the enamel.

Acting on the suggestion of our laboratories, he made a test with P & L No. 175 WHITE ENAMEL MIXING VARNISH. The result was an easier working piece of goods, with a noticeably purer whiteness and fuller body.

The pigment content was raised, yet there was no tendency toward thickening or flatting. The covering and hiding properties were improved, and it was quite apparent that the enamel possessed an added propensity for self leveling—that ultimate goal for all good enamels.

Believing that you would find it profitable to make the same test, we offer you the necessary material without obligation, and we shall be pleased to learn that the offer is accepted.

2.

Direct before-and-after testimony to the effect that the proof of the pudding is in the eating.

According to a letter just received from one Western paint maker, his flat wall paint sales have increased 62 per cent since he built his flat wall paint on a P & L IMPROVED FLAT WALL LIQUID base. His explanation is as follows :

> " Until we used your liquid, our flat wall paint was eternally settling in the can. Now the pigment remains soft and fully suspended, and there is correct amalgamation of vehicle and pigment.
>
> " We feel justified in talking as strongly as we please about the capacity and workability of our goods, because we find your liquid admits the incorporation of additional pigment without thickening. Our factory foremen say that the liquid is remarkably easy-grinding."

Our thought in quoting this letter is that if you know what this western firm says, you will be interested in testing a sample of the liquid yourself. If that strikes you as a worth while idea, won't you kindly say so ? The testing sample and formula suggestion will follow immediately.

3.

A letter that impresses upon the manufacturer a thorogoing scientific attitude toward his problems.

Every one associated with paint production realizes that the progress and profit of the paint industry are in ratio to the amount of effort devoted to investigation and experimentation.

Every paint maker plans on more or less research activity, and it is the purpose of this letter to suggest that you select P & L Bucket Japan as your next subject for practical investigation.

Based on the results obtained in our laboratories—which have been amply substantiated both experimentally and practically by many paint manufacturers—an important economy is to be effected by the use of P & L BUCKET JAPAN.

Not only is the desired result obtained with LESS DRYER, but as this dryer is made on a LINSEED OIL BASE with powerful drying agents, there is no detraction from the durability of the paint. Unlike most dryers, this has no tendency to impart a pink tinge to light colors, or even WHITE, nor has it any other harmful action upon the lightest, most delicate effects.

Put to the test—your test—P & L BUCKET JAPAN will check up exactly as we claim. Write us that you are ready to try it out, and we'll forward a liberal testing quantity.

4.

Technical language that appeals and convinces, and shows that the writer "knows what he's talking about."

Perhaps you feel that you have "fussed" with lithophone for mill whites, until you have no desire for further experimentation.

Yet there is a method of using this economical, practical, and sometimes "pesky" pigment to make a mill white that gives added covering capacity coupled with easier working properties.

The secret, of course, lies in the use of exactly the right vehicle, and there is a surprising number of successful paint makers who have definitely decided that the right vehicle is P & L No. 4 MILL WHITE LIQUID.

The pigment is held in suspension PERMANENTLY—vehicle and pigment blend properly—and there is no tendency to "pudden" or precipitate. Your mill white then becomes an easier working product with greater covering capacity—a mill white that will not "drag" on the brush.

These facts are capable of self-demonstration, and a liberal testing sample with full instructions will be forwarded as soon as you tell us that it will be used.

Pratt and Lambert send three telling letters to architects.

1.

An honest confession is good for the soul, and the advertising and sale of uplifting ideas make for the salvation of the world.

Every one directly or indirectly interested in the building industry is reaping present and permanent benefit from the "Save the Surface" campaign. This movement is a co-operative endeavor by the paint, varnish, and allied industries to awaken the people to the full meaning of "Save the Surface and You Save All."

To impress this economic truth upon every one, approximately a million dollars is being invested, during a five-year period, in the foremost publications. It is a campaign that is purely educational, as you have undoubtedly noticed by the recent pages in the leading magazines.

Naturally this campaign is not being conducted entirely without self-interest, as it will undoubtedly increase paint and varnish sales. But its real influence goes much farther than simply selling goods. It sells the idea of preserving a good building by protecting its surfaces from decay and disintegration.

When that thought becomes a national habit, we may be sure that the good works of the present day will be preserved for future generations with far more enduring fidelity than has been the case with the good works of one or two generations ago. "Save the Surface and You Save All" is a truth that is about to be accepted, not grudgingly but heartily, by every buyer of building work.

P.S. If our Architectural Service Departments can be of any help to you in your finishing problems, feel free to call upon them at any time.

2.

An excellent little argument on the subject of misguided and picayune economy.

Indirectly, the "Save the Surface" campaign will awaken a more profound appreciation of architectural effort. When a building is well preserved, its condition is invariably traceable to the insistence of the architect that there should be no skimping or stinting in the finishing.

This insistence can be made with even greater force now that the architect's efforts are encouraged and reinforced by the "Save the Surface" movement. The public, in being educated to "Save the Surface and You Save All," becomes thankful instead of critical when the architect is insistent that the finishing of a building must be protective as well as decorative.

There is no way to save the surface by using poor materials. It has always cost as much to apply cheap varnishes as it has to apply good materials. Yet this fact, ever self-evident, becomes increasingly pertinent, with painters' time now costing a dollar or more an hour.

The economy of "doing it right" is the only finishing economy that can be safely practiced today. If the finish is durable and lasting it is truly economical. But it is wastefully extravagant if the finish is so fragile that an expensive renewal is soon necessary—a contingency that can be guarded against by holding rigidly to the use of high grade materials.

P.S. Whenever unusual finishing problems come up, our Architectural Service Departments are ready to assist you.

3.

An appeal in behalf of Kitchenetta that would please her if she knew. There's also a wholesome smack of cleanliness, convenience, and conservation running thru the lines of this letter.

You can't build a home these days without running into the labor problem at almost every turn of the work. It isn't merely a matter of cost. It is so hard to get competent workers at any price, that labor economies become worth while, wherever they can be legitimately effected.

Conservation of effort should be provided for, not only in the building of the house, but in its daily use as well. Every minor and major detail that will add to the contentment of the servants will be considered justifiable by all owners who have been thru the distracting servant difficulties of recent years.

A well-conceived kitchen, therefore, becomes a deciding factor in holding domestic help. If it includes modern labor-saving devices or built-in conveniences, and is white enameled, a servant is just so much less likely to leave in a fit of "culinary temperament."

Let the kitchen have that porcelain-like Vitralite finish on walls and woodwork, and it has an inviting aspect that leads to daily contentment and cheerfulness. And this is equally true with the maid's room or any other part of the house included within the servants' domain.

In this connection, as in all finishing matters, it is helpful to have the suggestions of our Architectural Service Departments and we hope you will feel free at all times to call upon them.

P.S. You have already probably noticed that the "Save the Surface" campaign is causing people to want their homes finished for protection and preservation as well as for decoration and appearance.

Pratt and Lambert send four telling letters to furniture makers.

1.

Note the topic paragraph, and then the cogent and coherent follow-up in succeeding paragraphs.

Durable—quick to dry—easy to rub—P & L CABINET RUBBING & POLISHING VARNISH is a particularly welcome discovery for the furniture maker who is making a line of phonograph cabinets.

This material permits rapid production without "hold-ups" in the finishing department. This alone makes it a winner for all furniture producers.

You will find in P & L CABINET RUBBING & POLISHING VARNISH unusually quick-drying properties. That means a considerable reduction in finishing time, and prompter shipments. It brushes out freely or can be sprayed on equally well.

Watch this varnish yourself and you will observe the little effort and time required for rubbing or polishing. That's due to its hard gum base. It's an exceedingly full-bodied varnish and it will not sweat out after rubbing.

Believing you will want to test P & L CABINET RUBBING & POLISHING VARNISH without delay, we have the testing quantity ready to send you without charge. Kindly let us know by return mail whether you are prepared to test it now.

2.

Three big points played up both graphically and logically.

It requires a discerning eye to note the difference between the finish P & L IMPROVED FLAT VARNISH produces and the effect obtained by hand-rubbing. Both consumer and dealer find it quite as pleasing as the hand-rubbed result.

Free from pigment or wax, this varnish possesses extreme durability—one manufacturer even used it for a floor job with good results. Unlike many flat finishes it does not discolor mahogany. And the following advantages are also prominent:

—Sprayable, when reduced with turpentine.

—Dries over night to semi-gloss, or dull finish when reduced.

—Especially suited for hard-usage furniture—chairs, desks, tables, etc.

With these results in mind, we feel sure you would be willing to make a practical test of this varnish. A testing quantity will be promptly forwarded, if you say so.

3.

A bit of very convincing personification.

There is a good friend among furniture varnishes that you should meet. His name is NOXIDE. He can present the following credentials, based on his good service with a diversified number of furniture producers :

—You can rely upon him for waterproof qualities. He is particularly suitable for products that are used outdoors, like porch chairs ; or used indoors where waterproofness is an asset, like kitchen cabinets.

—He is a durable, gloss varnish. Put him on, give him a night's rest, and he is dry and ready for shipment the next day.

—You can put him on by hand or by spray. He makes an elastic, tough coating on wood or metal.

—And, best of all, he's a mighty reasonable helper when it comes to the pay envelope—rather a "find" in these high-cost days.

Don't you want to meet NOXIDE and try him out on your work ? Marking "Yes" on this letter and returning it, brings NOXIDE to you in testing quantities, but you needn't keep him on the job unless he makes good according to your own standards.

4.

Focusing upon KRYSTOLAC *by way of the predicament suggestion in the first paragraph.*

Perhaps you have the same trouble that has recently confronted many other furniture makers in meeting the present vogue for the so-called Italian Finish.

This finish has a tendency to turn grey or blue unless fortified against moisture which is always present in the air. In other words, it must receive a waterproof coating—a service economically but effectively rendered by P & L No. 25 KRYSTOLAC.

To use a pure gum shellac varnish for this purpose would incur unnecessary expense. P & L No. 25 KRYSTOLAC will serve the same purpose and offer the same impenetrability to air-moisture. It will keep your Italian Finish free from greyness or blueness.

Used over acid stains, No. 25 KRYSTOLAC prevents their bleeding thru to the finishing coats of varnish. No. 25 KRYSTOLAC is not to be confused with the usual shellac substitute because it can be reduced 50 per cent with No. 25 Krystolac Reducer without the least tendency towards separation.

No. 25 Krystolac will talk for itself. Give it an interview. Let us send you a testing sample for self-demonstration—write us you will use it.

Pratt and Lambert send three telling letters to bedstead manufacturers.

1.

An excellent bit of letter copy built upon the challenge of "Let's pretend," and adapted nicely to reader interest.

Were one of your finishers to step in and suggest a method that would produce a finish that would not crack at the seams whenever a frame is roughly handled, you'd tell him to go ahead and try it.

This letter solicits the same privilege. The P & L BEDSTEAD ENAMEL SYSTEM will demonstrate the following advantages:

—No beads or runs to "touch up."
—No yellowing after long storage.
—No cracks at the seams even when frames are dropped or roughly handled.

This is a two-coat system. The first coat is P & L BEDSTEAD PRIMER which flows on freely whether sprayed or dipped, yet forms a solid surface covering that adheres to the metal and bakes out an even, pure white in two hours at 170° to 180° F.

The finishing coat is P& L BEDSTEAD BAKING ENAMEL, sprayed or dipped, which proves its high merit by the way it flows out, and gives you a finish of extreme luster and crystal whiteness after baking only two and a half hours at 160° F.—a finish that is tenacious and elastic as well as beautiful.

Let this test be made at once—just write us your consent and we'll send the materials.

2.

Assuming a predicament, and then showing lucidly how easily it might have been avoided, never to happen again.

It may be that you are having the same finishing troubles some other bedstead makers have experienced.

Possibly you have runs or beads that are always requiring "touching up." And if a thoughtless workman jolts, jars, or drops a bed, the finish cracks at the seams. Perhaps, too, the color changes if the beds are stored for any length of time.

If some or all of these common finishing faults are yours, we can help you. The P & L BEDSTEAD ENAMEL SYSTEM will end your finishing difficulties. It is a two-coat proposition, as follows:

P & L BEDSTEAD PRIMER, sprayed or dipped on, covers surface solidly, knits tenaciously to metal, bakes out beautifully white in two hours at 170° to 180° F.

P. & L BEDSTEAD BAKING ENAMEL, sprayed or dipped, flows out elegantly, bakes pure white in two and a half hours at 160° F. Tough, elastic, high lustred, this finish adds merit and market value to your goods.

There's a satisfying experience awaiting you as soon as you write for it.

3.

The sales points cogently stated, and the exposition unmistakably phrased.

When it comes to closing a sale, it's a big help to be able to emphasize the beauty and durability of your finish. The P & L Bedstead Enamel System will improve your finish in three important details:

(1) No beads or runs to need costly "touching up" by hand.
(2) No yellowing after beds are stored for several months.
(3) No cracked finish at seams because a frame is dropped, jarred, or roughly handled.

It's a two-coat system and both coats may be dipped or sprayed on. P & L Bedstead Primer flows on with exceptional freedom but makes a solid covering that knits shock-tight to the metal after baking two hours at 170° to 180° F., and comes out a gleaming, consistent white.

P & L Bedstead Baking Enamel, the final coat, is a high luster enamel with marked toughness and elasticity. After baking two and a half hours at 160° F. it comes out with a lasting pearl-pure whiteness which can be strongly capitalized by your Sales Department.

You may be skeptical now, but you'll be enthusiastic and thankful after you make the test, and the material will be forwarded as soon as you tell us you'll use it.

Pratt and Lambert send three telling letters to railway companies.

1.

Focusing upon one big fact, and energizing it.

With labor scarce and costly, no railroad management can afford to finish its coaches by an eight to ten coat system when there is a four-coat method that gives an even *better* result.

That's only one of a half-dozen "efficiency" reasons for the use of the Vitralite Railway Enamel System—but it is the *big fact* for you to consider these days.

It's an economy—a big economy. How big? Figure it out yourself; we have a special book to help you do it, a book that tells just what Vitralite Railway Enamel accomplishes.

Write us that you'll read it, and we'll send a copy at once.

2.

It's an old story, but a good one, especially when considered in connection with paints.

Probably half the letters you receive these days harp away on the fact that since the roads are back in their owners' hands, more rigid economy is essential.

Yet, at the risk of being trite, we are going to do the same thing. Because, once you investigate the Vitralite Railway Enamel System, you will find that it presents an economy in labor and material that is real, tangible, and worth while. It's an economy that you can actually see in REDUCED FINISHING COST, and that also effects a better and longer-lasting finish.

The figuring is easy. Do it now. Compare the cost of an eight or ten coat job with a four-coat system. See how much would be saved on a year's basis, and make a memorandum of the figure.

With that figure in mind, wouldn't it be worth while to know more about this system—to read the Vitralite Railway Enamel book? Say so, and the book will follow immediately.

3.

Featuring economy again, but this time in tabulated form and therefore doubly concentrated.

There is one fundamental fact about the Vitralite Railway Enamel System which directs executive attention to it—it is a four-coat proposition for exterior work instead of an eight or ten.

The economy of the Vitralite Railway Enamel System is not visionary but real. It is self-evident in the fewer coats required, and the saving in their application. And it is a lasting economy—one that is realized anew at refinishing time. In addition to cutting costs, this system effects these other advantages :

Lasts twice as long.
Decreases shopping time thirty per cent.
Holds original color.
Refinishes in one coat.
And—has our three year guarantee on exterior work.

However, don't be satisfied with this brief summary. Get the facts COMPLETE. Tell us you'll read that special Vitralite book we have waiting for just such a request.

Courteously assuming all the blame, and building dealer good-will by means of special inducement.

You have placed no business with us so far this year. Ten weeks of the most prosperous year in history have passed; surely you could have made a few extra dollars if your Ingersoll assortment had been complete.

We suppose it is our fault for not bringing this to your attention convincingly enough before.

However, here's an inducement to make up for lost time.

There are two new Ingersoll features that are being widely exploited in the largest advertising campaign we have ever conducted. These are:

(1) Radiolite (day and night watches).

(2) The Ingersoll jeweled models.

Of course, the other Ingersolls keep on selling the same as ever. Now that these goods are being so strongly featured in our introductory campaign it is only necessary for you to let them be seen in your window in order to participate in the results.

Already nearly half our watches are being sold with Radiolite dials—about 7000 every day. This shows the sales possibilities of Radiolites. Just to get a quick start we are making this special proposition:

The "TIA" board shown in the window (see illustration) is the central feature of our entire advertising and selling campaign. You can have it FREE with the 18 Ingersolls listed on the card. The assortment costs $34.35 and sells for $50.75. Profits are good and sales are quick.

We realize that you have an outlet of value to us for these goods; so we are furnishing without cost the selling outfit, which will insure repeat orders at an early date.

What sane dealer could resist such sales cooperation ?

Here's a proposition for you—a proposition that will add to the profit side of your ledger.

Selling Ingersolls is not a jewelry proposition in the ordinary sense of the word. Give them a chance, and they will go a long way toward selling themselves.

If you had an Ingersoll show case up in the front part of your store, we know that you could build a good trade in Ingersolls. To help you get started, we will supply you with one of the handsome display cases shown on the circular enclosed—free.

With it we also send a selling outfit of display material, samples of which are shown on the last page of the circular enclosed.

Hundreds of dealers, situated just like you, sell from six to twelve dozen Ingersolls a year and make a good extra profit. You can do it too. Put this display case on your counter, up in the front of your store, where all the customers can see it, and you will find it a corking good little silent salesman.

Altho Ingersolls have been extensively advertised for twenty-five years, and are already known by every one, our advertising campaign this year is the largest we have ever attempted. Besides using national magazines, we are also using the best farm papers and other magazines that have a large circulation in small towns and among farmers. We are creating a demand for Ingersolls, right in your own community, among your customers. Why not reap the benefit of that demand ?

This special offer is good for only twenty days. Put your name and address on the post card enclosed—right away.

Why not send it now ? Then you won't forget it.

A dealer-claim invitation that rings sincere and businesslike.

The other day I was looking over our customers' records, and was figuring how we stood in the matter of sales in your territory.

When I came across your account, I found that, altho you used to be a regular customer of ours, you have not bought a watch from us for over two years.

You must have had some personal reason for discontinuing the line without telling us about it. And you will do me a big favor if you will write me, letting me know what was wrong. If there is anything wrong, I will make it right.

Suppose one of your good customers stopped dealing with you—you should like to learn why, shouldn't you ? Suppose he had quit because of some trouble with your service or goods, without giving you a chance to make good—you'd feel that he was not giving you a square deal.

If there was anything wrong with our watches, or service, won't you please write me and give me a chance to straighten matters out with you ?

P.S. By the way, the demand for Ingersoll watches is heavier than ever this spring. Why not order one of the special assortments listed on the circular enclosed ? It is a dandy.

Let's form a partnership !

To give you a better idea of why it would pay you to handle Ingersolls, let's discuss the proposition just as if we were forming a partnership.

Your answer would most likely be—" Yes, Mr. Hersey, I will form a partnership with your company, but I want to name the following conditions :

" You must agree to sell me watches in small quantities at the same prices the big stores pay for them in large quantities. Your watches should not be sold by mailorder houses.

" Then I shall want you to let me have a line of watches that appeal to the greatest number of people. I want one for every customer—man, woman, or child. I want you to tell the people in my community about those watches thru your advertising, so that they will be easy to sell.

" Supply me with signs for my store front, and display material for my window, so that I can remind people that I have the watches they saw advertised. If you do these things for me, then I know you will be giving me a line that sells fast. And let me tell you, Mr. Hersey, that's what I want—a line that turns four or five times a year."

Now, that's exactly our proposition in a nut shell. When you handle Ingersolls you are handling a line that's easy to sell—a line of " certain sellers," a line on which you can turn your investment three to five times a year, and a line that helps to keep your trade at home.

Select one of the assortments listed on the circular enclosed, and check it off on the post card.

P.S. The show case offer is good for *only* 10 *days*, so it is best to get your card in the mail today.

The new market—and YOU, *Mr. Dealer ;*
also an appetizing postscript.

How are Ingersolls selling ?

If the reports we get every day from our good friends among the trades are any criterion, and if we can judge from the unprecedented business our salesmen are doing, dealers are selling more Ingersolls—and at greater profits the individual sale—than they ever sold before.

But in spite of the splendid sale of all of our goods, we are continuing our big publicity campaigns in the national magazines, because we want to make it still easier for our customers to sell our watches.

You have noticed, we presume, that we are devoting a great deal of our space to unique and interesting Radiolite advertising. Thru this advertising and the splendid cooperation of the trade, we have developed a sale of 8000 Radiolites a day—over half of all the watches we make. Incidentally, we have opened a new market for watches—because people buy Radiolites whether they have other watches or not.

For some little time we have not had the pleasure of an order from you. We are getting well along toward the season of the year, when, in late years, there has been a great shortage of Ingersolls and many dealers are disappointed in not being able to get stock.

As we want to take good care of our regular customers, we suggest that you place your order while we can still make fairly prompt deliveries on almost all models. (See attached sheet.)

P.S. Perhaps you have enough stock to carry you over until the first of the year. In that case you will want some timely window display. We shall be glad to send some which will suit your stock if you will indicate on the special card what models you carry.

A tire for all classes of dealer trade.

I know that every man who has been selling Fisk Tires will want to continue to do so and will want to see our New Year proposition.

To those of you who are not selling Fisk Tires, we have something exceptional to offer, and a little experience will convince you that to deal with this Company is to establish an unusually pleasant relation.

These illustrations will give you some idea of what Fisk Tires are and how complete the line is. The actual tires will be a revelation to you in what a product may present in visible values.

There is no line made today which offers an equal opportunity to the dealer in real value, in selling points, and in permanent satisfaction.

There is a Fisk Tire for the man who wants a good tire of established reputation at a medium price ; one for the motorist who wants a thoroly high grade tire, exceptional in appearance ; one for the man who wants the biggest, the best looking, and the best wearing cord tire that can be built.

All dealers are within twenty-four hours of the Fisk Branch. There is no middleman. Dealers come in direct contact with The Fisk Rubber Company. The margin of profit is fair to the man who sells Fisk Tires.

This is the only tire company working to an advertised ideal. The Fisk Company and its employees are imbued with the spirit of this ideal, and thousands of dealers are familiar with its practical expression.

A localized service offer for the dealer's opening campaign.

For a long time we have wished to be able to offer Hartford motorists the same exceptional facilities for service that we have for so many other cities.

We are now prepared to do just that at 399 Trumbull Street in the new building recently completed for our store and service station, which we invite you to visit just as soon as you can.

The service station has four entrances on Chapel Street, and will accommodate more than a dozen cars at one time.

Drive in and let us do the work whether it is testing air or wheel alignment, inflating, changing tires, or mounting spares. Let us give your tires careful inspection which is bound to result in dollar saving and mileage increase.

This service is free to you whether or not you are using Fisk tires. It places you under no obligation and you need have no hesitancy in accepting it.

Drive in at the first opportunity, see what our facilities are, and learn just what is meant by the nationally advertised Fisk Service.

No narrow-gage service policy, but free for all and all free.

> We specialize in the elimination of lost mileage. We help a man to get out of his tires all the mileage that was built into them, and to realize the last dollar in his investment.
>
> If you have not looked into the matter, you will be surprised to learn how many indirect causes influence your mileage returns. A little talk with our service man will be enlightening and will doubtless result in money saving at this time when countless demands make every one feel the need of getting full value for every dollar.
>
> Fisk Service, which is free, is not restricted to the users of Fisk tires. Our policy is unique, and while all labor (except repairs) is free, our great service to you comes from our knowledge, and the ability and desire to apply that knowledge in a practical way to obtain the maximum returns from your tires.
>
> The first time you are in our vicinity, drive in and satisfy yourself regarding our policy and our facilities —unless you are one of the many already taking advantage of them. In that event you know you are always welcome.

Driving home the free service policy, without respect to brand of tire.

> At your disposal—Fisk Free Tire Service regardless of the make of tires you use.
>
> Fisk Free Service can be of real assistance to you. Our men are ready to change tires, inflate, test for pressure or wheel alignment—all without charge—promptly and willingly.
>
> Any automobilist owner or driver, irrespective of the kind of tires used, is gladly offered this service. Drive around to us the next time you want tire help of any kind. We charge only for actual repairs to casing or tube.
>
> Location—1431 Van Ness Avenue.

Service again, and again from the point of view of economy.

You can save money on tires by keeping your casings and tubes in first class condition.

We have a complete and up-to-date repair shop where the methods are the most modern and the workmen are experts, and where we repair tires of all makes.

We use only our own highgrade materials, and our men are trained to do the work as it is done at the factory where the tires are made. Our prices are right. We do not have to dwell on the advisability of your bringing to us tires and tubes for examination, because our repair department is operated solely for the convenience of tire users. It is a part of the Fisk policy to see that, as far as possible, we do our share toward insuring satisfactory tire experience to every car owner.

If it will not pay you to have either casing or tube repaired, we shall advise you to that effect. If it will pay, we can do the work in such a way that you will get the most out of it.

If your tires have not been recently inspected, let us look them over and see whether they have the right inflation, whether your wheels are in line, and whether the brakes are equalized, so that you may give your tire equipment a fair chance in every respect.

23—(429)

Featuring a single service attention, namely, alignment of wheels: a little thing, yes, but just see how important it may be.

Are you sure that the wheels of your car are in alignment ?

Do you know that with wheels out of line the tires are soon ground to the fabric ? Nothing else wears them out so fast.

Do you understand that no matter what tires you drive we are glad to test your wheel alignment without charge ? Within a month nearly 3000 cars have come to the various Fisk Service Stations for this test. Most conservatively speaking more than 10 per cent were found with wheels out of line.

More than 300 cars were each taking more wear out of tires, as a result of bad alignment, than could be done by a thousand miles of travel. Think of the dollars and miles sacrificed in a year if this percentage holds good in the millions of cars in use.

How about your car ? Let us test it for you. It takes very little to put wheels out of line. A hit at a certain angle with a knock that may be hardly noticeable to you when it occurs—and the damage is done. If the remedy is not immediate, you are money out of pocket with nothing in return.

We test alignment, test air pressure, inflate, dismount and reassemble tires, mount spares, etc., as part of Fisk Service. It is all free to every one no matter what tires are used. Remember the address—1313 New York Avenue.

The four letters that follow feature the sales salients strongly, but never at the sacrifice of tone and dignity.

1.

Nothing like keeping salesmen informed of correlated efforts in publicity.

Watch Hebe !

It is going to move faster, and every one of your dealers should have an ample stock ready to take care of the demand that is being created by—

—our sales-compelling campaign, now running in the—

SEATTLE TIMES,
TACOMA NEWS-TRIBUNE,
SEATTLE POST-INTELLIGENCER.

This campaign will continue to the end of September.

We know you are working hard to get 100 per cent distribution on HEBE. To help you we shall send you in a day or two a new HEBE Portfolio, containing proofs of this newspaper campaign—and full information.

Show it to your dealers—it will help you to overcome their objections because steady demand is being created by this advertising.

Help the dealer to " hitch " his store to this campaign. Help him put in a counter display, or a poster, a cutout, or other store advertising material.

Helping the dealer will help you get bigger business on HEBE.

2.

Not only arming the salesmen with plenty of concrete information, but spreading a contagion of house enthusiasm among them as well.

We are sending you, under separate cover, the new Hebe portfolio which will help you to get more sales.

When you get this, please go thru it carefully and note that—

[*Contd. on p.* 356

Contd. from p. 355]

FIRST—We are giving you the circulation figures of Hebe magazine advertising by cities in the territory covered by you. This is real "sales ammunition." You can show your dealer in the larger cities the exact number of Hebe messages going into the homes in his city.

SECOND—The booklet—"Establishing a Better Knowledge of Hebe"—shows proofs of national advertising. Be sure to show these to your dealers, and emphasize to them the value of this advertising.

THIRD—It contains proofs of the aggressive newspaper advertising campaign that will be carried on in the larger cities as indicated in the portfolio. These proofs should be called to the attention of every dealer, and be sure to emphasize the fact that each advertisement suggests to the reader that HEBE can be had from the grocer.

FOURTH—Plans are supplied for a very forceful, direct advertising plan that we are going to TRY OUT FOR ONE WEEK ONLY.

For six days after receipt of this portfolio, you will endeavor to get from twenty "hardest to sell" dealers you call on, a list not exceeding fifteen names, of the best housewives trading at that dealer's store. These should be good prospects for Hebe. These lists are to be sent in each night with your daily report.

As soon as they are received by us, we shall send out to each name on the list, a Hebe Recipe Book accompanied by a specially written letter from Helen F. Easter, the Director of our Home Economy Department. (See a copy in the portfolio.)

Note—and call to the attention of each of your dealers—the fact that the grocer is specifically mentioned in the letter.

Last, but not least, we have included some Hebe display material. To get the full value of this advertising that we are carrying on, you should make it a point to place in each dealer's window, or somewhere prominently in his store, a cutout or poster at least.

Make Hebe stand first in its class.

3.

Every salesman should insist upon having a usable house organ, and should feel himself obligated to use it.

SPECIAL BULLETIN—THE VALUE OF THE CARNATION NEWS.

Paul C. Parke, our Southern California sales representative, went to call on a grocer *who had not been selling Carnation.*

But—that didn't stop Mr. Parke. He produced the last copy of Carnation News—but perhaps we had better let him tell his own story. Here it is:

> "Showed Carnation News to all merchants I called on today. Called on Mr. McKibbon WHO HAD NOT BEEN SELLING CARNATION. But by showing him in Carnation how 'Grocer Became Modern Milkman' and increased sales $400. a month—I SUCCEEDED IN SELLING HIM TEN CASES."

How about you? Are you using Carnation News to win the dealer over to Carnation Milk—or to have him increase his order—to get window displays?

Mr. Parke leads the way—WHO IS NEXT?

Tell us your experience—let us have it by return mail if possible.

4.

Know our advertising, Mr. Salesman,
or you cannot do your best work for us.

CONSISTENT—

—please get that word firmly fixed in your mind as describing CARNATION advertising.

For—CARNATION never plans a hastily-thought-out "flash-in-the-pan" campaign designed to create a temporary demand—with the idea of forcing distribution.

Every local advertising campaign is consistent, and carefully thought out. It is dove-tailed into our national advertising plans—with absolutely one purpose.

To create a steady—all-year-round—year-in-and-year-out consumer demand—SO THAT CARNATION WILL MOVE FROM THE DEALER'S SHELVES STEADILY—creating a desirable profit and turn-over.

This folder containing the advertisements to appear in our Pacific Coast campaign, should be inserted in your regular CARNATION Portfolio. Complete schedules of the advertisements as they appear in each newspaper in your territory have already been sent you. Please be sure to forward copies of this schedule to all our salesmen interested, so that they may have them for their folders which, by the way, are going to them today.

Use both your regular portfolio and these addenda conscientiously. Impress upon your dealers the fact that others may make a temporary "splurge," creating a forced and temporary demand—but the prime objective of CARNATION advertising is—a healthy, consistent demand for CARNATION that produces a turn-over necessary for the dealer if his business is to be profitable.

The local advertising, supplementing as it does our big national magazine advertising, will continue until the end of the year. If you will cover the ideas outlined above while calling on your dealers, we are sure that this will be the biggest CARNATION year in your territory.

A little too much WE, *perhaps, but with a very sincere ring.*

On looking over our past records, we find that you have not ordered hosiery from us during the past year. As we are personally interested in each individual customer, we are desirous of knowing why you have not reordered.

Are we at fault ? Were you not satisfied with the hosiery ? If we are in the wrong, or our hosiery defective, just tell us about it. Give us this information on the back of this letter, and use the enclosed stamped envelope for return.

We hope that there was no dissatisfaction, but that you were not yet ready to place your order. If so, and you are in need of hosiery at this time, the enclosed order blank will be opportune.

Building customer interest in a new product.

As a Packard owner you will be interested to keep in touch with the progress of the Packard Company in other fields of automotive transportation.

Our latest achievement—a commercial airplane, driven by a Packard aviation motor—is now being shown at the Aeronautical Exposition as Madison Square Garden.

The Packard Twin-Six—the Packard Truck—the Packard Aviation Motor—and now the Packard Airplane—the logical result of our seventeen years of experience as automotive transportation engineers.

A follow-up calculated to reach deep down into the customer's heart.

> Now that you have received your new Twin-Six we want to assist you in maintaining that high standard of continuous service to which you are entitled.
>
> The amount and kind of service needed will depend very largely upon the care and attention which the car receives.
>
> You owe it to yourself, the car, and the investment to know and follow the factory recommendations. The information book which you have covers these points fully in a clear practical way. Please make sure that any others who are to drive the car understand the instructions also.
>
> By the terms of your sales contract you are entitled during the first thirty days to receive gratis inspections and adjustments, and we should be very much pleased to have you bring your car to our Service Station for this purpose during this important period when the car is "finding itself." We hope you will feel free to avail yourself fully of our service facilities at all times.

The company seemingly more interested in extending service than the customer is in availing himself of it.

> A week or so ago we urged you to bring your car in and have a thoro inspection made. Up to the present we do not seem to have heard from you in this connection. Possibly our letter failed to reach you.
>
> We take pleasure in extending our offer for one week longer and we feel sure that you will take advantage of it before the responsibility passes entirely to you. We are not setting a definite time for this inspection, but shall endeavor to suit your convenience whenever you care to get into touch with us.

The customer is offered opportunity to prove truck service for himself.

Do you know what the operation and care of your Packard truck is costing you ?

Do you know positively which type of truck is most economical for any certain service ?

Would you like to have a definite picture at the end of a year's service of just what your Packard truck accomplished and what it cost to do it ?

The Packard Factory Truck Sales Department has just completed a record form in which can be entered complete truck data for an entire year, and we are prepared to supply you with this form for your convenience. If you desire, we shall be glad to explain this to you fully.

A new educational departure in truck service.

You have great expectations from the operation of a Packard Truck. But the owner of a Packard not only has a truck that has proved itself to be the most advanced product of motor transportation—he has a truck backed by a Service Organization that insures the greatest degree of continued satisfaction.

One of the popular service features with Packard owners is the Packard Truck Instruction Course described in the enclosed folder. It is available not only to the man operating a Packard but to any person, as soon as an order is placed for a Packard. It, therefore, gives a new customer, or his driver, the unusual opportunity of becoming thoroly familiar with the truck before taking delivery.

If you attend the Truck Show next week inquire about the Instruction Course at our exhibit No. 19. We shall also be glad to advise you in detail just what is meant by our advertised offer to analyze your transportation problems without cost or obligation on your part.

Look us up.

A letter calculated to make the chauffeur take genuine pride in his job and in himself.

Inasmuch as you must feel a natural responsibility for the satisfactory operation of your new Packard Twin-Six, we wish to suggest that you get from your employer copies of the several letters we are sending him, calling attention to particular operating features of this car, that you, as well as he, will want to know.

In this connection we want you to realize that we are sincerely interested in the welfare of this car. We expect you to stop at the station frequently to let us know how satisfactorily it is operating. We want you to feel perfectly free to ask us for any instruction or advice on the care it should have whenever you feel this may be useful to you.

Please feel assured that every owner and operator of a Packard vehicle is entitled to regard himself as one of the Packard family, and as such will always be a welcome visitor.

A special tire service just for you.

You may find it interesting to stop at our Accessories Store, Broadway at 61 Street, on Wednesday, Thursday, or Friday of this week between nine and four o'clock, and get some pointers on the care of tires from the expert who will be there these days.

He paid us a visit a few days ago, and he had such a fund of valuable information on tires and their care, that we felt sure every Packard owner would be glad to get the benefit of it. You will be surprised—we were—at the remarkable returns you get in the increased life of your tires by doing a few simple things.

You will be welcome any time, and there will be no solicitation to buy unless you want to.

More than a mere follow-up ; almost a how-do-you-do and a handshake.

Your name has been placed on our mailing list in order that you may receive copies of our regular and our occasional publications.

Please accept these as they come to you, with our compliments.

You may find it to your advantage to keep a file of the Monthly Bulletin. We have customers that report it an excellent financial reference book. We print a complete index of it at the close of each year.

If this Monthly Bulletin fails to reach you shortly after the first of every month, kindly notify us, and a duplicate copy will be mailed to you.

Our motto is : USE US.

Selling the school to the parent cordially and cooperatively.

We are very glad indeed to welcome your..... to.....High School.

Now that the work of the new term is fairly under way, we think it may be well to explain to you some of the things that intimately concern your child under new conditions and surroundings :

FIRST—Promptness and regularity in attendance must be insisted upon, if success in work is to be achieved.

SECOND—A certain amount of home work must be done every afternoon or evening. As a rule it is unnecessary for any first term pupil to spend more than one hour and a half at such work.

THIRD—Courtesy and politeness are at all times and places required. The home is especially urged to cooperate with the school in this connection. Now, more than ever before, perhaps, is it necessary that young people have it impressed upon them that correctness in general attitude and bearing is essential to complete American citizenship and successful living.

During the term you will be asked to sign four reports on your child's work, as follows :

At the expiration of FIVE weeks ; at the expiration of TEN weeks ; at the expiration of FIFTEEN weeks ; at the expiration of TWENTY weeks, or term end.

We are always ready and eager to confer with the parents of.....High School pupils, and we extend to you personally an invitation to call upon us whenever you feel that consultation will make for the advantage of your child's education and general welfare.

[*Contd. on p.* 365

Contd. from p. 364]

RETURN COUPON

I have received and read the letter delivered to me by my son . daughter ward.

.....Class.....

.....

Signature of Parent.

PRACTICE.

1. With the completion of a new wing to the building of an express company, the opening of three branch offices in different parts of the city, and the enlargement of service to include travel, storage, banking, and insurance, the company is ready, let us say, to make a campaign for increased business. Write a letter of about one page, perhaps longer, making a general appeal to individuals—men and women—setting forth the special opportunities, both new and old, that the express company is able to offer. Aim to make your copy strong and convincing in appeal without being aggressive or directly competitive.

2. Let us assume that, for mutual benefit to be derived, your bank is desirous of having the Stetson Roller Company of Chicago open an account. Your foreign exchange department is already serving this company to some extent by way of commercial letters of credit. But payments by this department are usually made thru cashier's check. It would simplify the operation, certainly, if you could credit these payments directly to the account of the Stetson Roller Company, if there were such an account. And this is only one of the many ways in which a Stetson Roller Company account would be a convenience at both ends. Without appearing to interfere and without too strong a note of solicitation, write a letter to the Stetson Roller Company selling the facilities offered by your various service departments, and pointing out the advantages to them of having an account with you.

3. The new Janus Fountain Pen is so constructed that it may be used for red ink and for black. The cylindrical ink holder is partitioned. By pressing a small button in the top, the side containing black ink begins to flow and the black pen is pressed down into place. Automatically the red flow is closed, and the red pen pulled up within the frame. There is a gage to adjust the flow in case red and black are needed in rapid alternation. And in this event both pens may be left down at the same level. Inasmuch as the pens are flat in construction, they operate equally well on the one side as on the other. (1) Write a letter to stationers, selling this new idea in fountain pen manufacture, and urging them to include it in their fall orders. (2) Write a letter to be sent to district sales managers, explaining to them that you have sent a letter to dealers, and telling them to follow up. (3) Write a letter to be sent to the homes of school children, selling the new pen to them. Assume that school is about to open for the fall term.

4. Tho the markets have suffered no dearth of breakfast foods, the Ceres Products Company is coming forward with an additional one. But the new food *Wheatle* is not merely one more ; it has many distinctive features. It is a prepared whole wheat cereal, requiring no cooking. It is sweetened in manufacture. By scientific test it is superior in caloric value to any other food yet offered the public. And the superiority of wheat as a food over oats and corn is a well-established fact. *Wheatle* is put up in a twenty ounce carton, and within each carton it is re-packaged so that each smaller package holds just sufficient for a breakfast portion. Prepare circular letters to be sent (1) to dealers in order to get them to stock up with *Wheatle*, (2) to dealers for distribution among their customers.

5. Let us assume that a new overshoe is to be placed on the market. The exterior is rubber, but the interior consists of a thin flexible leather lining. This lining prevents " drawing " of the feet, and keeps them cool and comfortable. The wearing of overshoes, considered by so many people to be an annoyance and a discomfort, becomes a satisfaction and even a pleasure with the *Leatherettes*. Besides, among the great variety of styles offered, there is one style from which the leather inside is removable, and therefore usable as an easy lounging slipper. The prices of *Leatherettes* are no higher than those of ordinary overshoes. The *Leatherettes* wear

better than the ordinary overshoes, inasmuch as the tough leather lining lends durability. This leather lining also helps the overshoe to keep its shape and to look always new. Write a series of six follow-ups selling this new overshoe to shoe dealers in all parts of the country. Phrase these letters in such a way as to make it possible for the dealers to pass them out to customers as advertising matter.

6. A large tannage company, let us say (perhaps the Witchcraft Tannage Company, Salem, Mass.), has heretofore confined its business to the book binding leathers. It has handled such contracts as the Encyclopedia Brittanica, the Oxford Bible, the books and manuscripts of wealthy private collectors, and so forth. But now, owing to the greater fluidity of the leather market, the company is to expand its activities to include gloves, other leather wearing apparel, leather for upholstery, and a special leather floor covering. For the last named commodity it makes a mop, specially treated with an oil cleanser and preservative. (1) Write a letter to be sent to hardware and department shops, selling the new floor covering *Leatheroleum* to them, and urging them to add it to their stock in order to meet the customer demand that will be created as the result of a vigorous advertising campaign that you are about to make. (2) Write a letter to furniture makers, selling your upholstery stocks. (3) Write a letter to small shopkeepers, selling your gloves.

7. The Pore-Perfecto Products Company has asked you to prepare the letter copy for the first of its six proprietary articles. This is a combination hair tonic, face lotion, and antiseptic. The big selling point of Pore-Perfecto Products is that each one of them is a chemical combination capable of serving two or three different purposes. This is both economical and convenient. No longer need milady's dressing table be weighted with numerous beauty boxes and bottles. She will never have to assume responsibility for more than six, if she uses Pore-Perfecto, and rarely will she need all of these. Most of the products are suitable for men's use also. (1) Write a strong sales letter to druggists, urging them to place the Pore-Perfecto Products on their lists. (2) Write a letter to be sent to society women in some well-to-do community. (3) Write a letter to be sent by druggists who sell these products, to a selected list of men.

8. There may be room for another cigarette on the market. We shall say so, at any rate. It is a blend of Old World and New World tobacco. Not only is it "smooth" and "satisfying" and "oriental" and "Virginia," all in one, but it is also a "savory smoke." It is made in a variety of sizes, and with straw, cork, plain, gold, and Russian tips. There is, in addition, a special rose leaf tip made up in special boxes for clubs, colleges, and certain hotels. As this rose leaf tip is perishable in about twenty-four hours, only such quantity is prepared for daily consumption as advance orders justify. Let us assume that you are trying to get haberdashers to take up this new cigarette as a side line. Write a strong introductory letter to the highest-class haberdashers in a city, setting forth the special features of the new cigarette, offering to furnish an especially attractive display case for introductory purposes, and making especially liberal terms.

9. Let us suppose that a special kind of duplicating paper has been invented, that obviates the necessity for using carbons in order to secure copies. In the process of manufacture the sheet is somehow "inlaid" with a substance that makes this self-copying possible. There are varying degrees of inlay. Some sheets give exactly one clear copy; others are so prepared as to yield two, three, four, five, or six. In appearance and sizing the processed paper is similar to a heavy bond. It is made in all styles and sizes. Special books and pads are prepared for use in shops where sales people are required to make out orders in duplicate and triplicate. (1) Write a letter to stationers, urging them to add this duplicating paper to their stock; give them special introductory terms. (2) Write a series of three letters for dealer-help purposes, to be distributed by dealers to customers who would be likely to buy in large amounts.

10. The two-faced watch has been called into being as the result of the daylight saving confusion. It is so devised that there is a face within a face, one to be set according to daylight saving time, and one according to standard time. Another style has a face on each side one labeled *old* and one *new*, but this is for pocket use only. All of the various devices common to other watches are carried on the two-face—the minute hand, the radium illumination, the stop-watch stem, and the like. There are also two-faced clocks. One of them—the Double Barrelled Ben—may be set for both old

and new time. (1) Write a letter to be sent to commuters, selling the Double Barrelled Ben Alarm Clock. (2) Write a letter to be sent to commercial travelers, selling the two-faced watch. (3) Write a letter to be sent to railway officials, giving reasons why this watch should be bought in quantity for distribution among railway employees.

11. The new wing of the Brown National Bank of your city has just been completed. This makes it possible for the bank to offer increased facilities and more commodious quarters to its old clientele. It has added foreign, savings, and trust departments; has installed the latest improved safe deposit vaults; and has adopted the convenient arrangement of paying and receiving at the same windows. The bank is, of course, eager to increase its business, in view of all this expansive service and accommodation. Write two letters: one to the old customers, explaining these new facilities and soliciting increased business from them; the other, to a selected list of prospects of various classes, soliciting new business.

12. A chain of Tidy-Up Shops is to be established in the business centers of the half dozen largest cities thruout the country. The purpose of these shops is to afford opportunity to "tidy-up," to those business men and women who do not want to rush home between office closing hours and evening engagements, or who arrive in the city from over-night travel too late and too tired to go home before going to work. Facilities of all kinds are offered: manicure, barber, bath, tailoring, hair dressing, shoe polishing. Slot machines supply clean linen. Soiled linen may be left for laundering. There are rest rooms and refreshment buffets. A trained corps of attendants render every possible valet service. Signs in various places proclaim "no tipping permitted, under penalty of exclusion." There is an entrance fee of twenty-five cents, which covers checking privilege. Other fees are payable "as you go," but no fee is higher than the price of corresponding service would be elsewhere. The Tidy-Up Shops are never closed. Write four letters, selling the Tidy-Up Shop service to (1) traveling men and women; (2) to clerks and salespeople in local establishments; (3) to casual passers-by; (4) to tired shoppers.

13. We shall assume that a new advertising encyclopedia of twenty-five volumes is to be placed on the market. The price of

the encyclopedia is one hundred dollars, payable on the instalment plan, if desired. There is no cheaper edition; there are two more expensive editions: one sells at $150., and the other at $175. The encyclopedia is the biggest thing of its kind ever offered to the public. It covers all civilized countries. Its editors and contributors are the most prominent business men and educators in the world. Among the other volumes in the complete set, there is one devoted exclusively to each of the following subjects: History of Advertising, Psychology of Advertising, Ethics of Advertising, Economics of Advertising, Advertising Illustration, Color Copy, Appropriations. The encyclopedia must of course be in all libraries, public and institutional. It should be owned by all students of advertising. It should likewise be in the office of every retail and wholesale advertiser, and of every advertising agent. (1) Write a letter to be sent to educational institutions, selling the lower-priced edition of the encyclopedia. (2) Write a letter to large business institutions, selling the higher-priced edition of the encyclopedia.

14. We shall assume that you are interested in a new correspondence course in home cooking. Your course consists of ten books, and ten lectures and demonstrations to groups of students in different localities. Tho your appeal is principally to women and the home, you offer service also to hotels and restaurants. Among other things you place emphasis upon hygiene, sanitation, recipe building, dietetics, and menus. You have testimonials from the greatest food experts in the country, as well as from many prominent families in all parts. Some of your many slogans are, "Make your table safe for digestion," "Keep the home cooks learning," "Better be dead than not well fed." The price of your course is $75., percentage reduction being made according to size of groups. Write a series of follow-ups, consisting of five or six letters, to be sent to prominent housewives in a given community. Devote each letter to a single selling point.

15. Traffic fatalities in the metropolis average sixty a month. The majority of these are due to the fact that people are careless about crossing streets midway between street corners. There are also of course many careless and incompetent drivers. We shall assume that a committee of one hundred prominent citizens is organizing to enter upon an aggressive campaign for the purpose

of educating people of all classes in greater caution, and consequently to reduce this high fatality rate. Prepare the first letter of the Committee of One Hundred to be sent to school principals, to be read in school assemblies.

16. At least three particular lines of employment need recruiting as a result of present-day readjustment—teaching, retail salesmanship, civil service clerical work. This is in large measure due to the fact that remuneration in these lines has by no means kept pace with the increased cost of living and with the increased remuneration in other occupations. But these pursuits have compensations peculiar to themselves that are altogether incalculable in terms of mere dollars and cents. First of all there needs to be an enlightened public attitude regarding them. Then these peculiar compensations need to be featured to the young people who are on the threshold of business, industrial, and professional life. Write a strong letter to be sent to the graduates of high and business schools, urging them to consider well the special opportunities of one of these three lines of occupation.

17. You are a manufacturer, let us say, of cards, calendars, and seasonal novelties. You make a specialty of catering to large firms, and you have special and unique features of service that enable you to make very attractive offers. You have, for instance, a force of trained men and women who study your customer and his business thoroly, recommend definitely to and for him, and in this way make it possible for you to individualize every calendar or box or insert that you put out. You have also a corps of trained illustrators and photographers, a department dealing only with the screen, another that specializes in stationery, and so forth. You are, in short, linking up the manufacture of novelties with a thorogoing novelty advertising service. You have but one competitor in your field, and he is in Chicago. (1) Write a letter, selling your commodity and your service, to be sent to dealers just prior to the arrival of your road salesmen. (2) Write a letter to be sent to large department shops, offering to make a special study of their holiday trade with a view to supplying them with appropriate novelties.

18. We shall assume that a new advertising agency with which you are closely connected is going to specialize in certain lines of

advertising. It has unusual facilities for furnishing trade aids along these lines, and the personnel of its force is second to none. It is prepared to maintain a large staff of field men; it controls important mediums; it has branches in the principal cities of the country. There is much opportunity for good copy in these and other facts, for boosting the agency. But those particular lines of trade which it is especially qualified to handle have never yet been advertised in a big way. The chief problem of the agency campaign, therefore, is to show the leaders in these lines the possibilities that are open to them thru increased advertising and to prevail upon them to develop these possibilities. Moreover, there should be not only a trade interest, but a general public interest as well to be awakened ultimately. Compose sales letters to be sent to coffee merchants or to bank presidents or to a trucking company, or to some other class of business people, explaining what you are prepared to do. Assume that you are running an advertising campaign in connection with your sales letter campaign, and refer in your letters to the advertising.

19. The convention committee of a city of the second class is opening a campaign for the purpose of drawing conventions to that city. We shall assume that the city is located on principal traffic lines, that it is well equipped with hotel accommodations, and that it is the center of large commercial and industrial plants. The locality should also offer attractive amusement and other recreation opportunities, and there should be a large, well-appointed hall to be placed at the disposal of national meetings. Still other special features may call for particular mention in the letter that the committee is going to send to the secretaries of various organizations that meet in annual convention, such as, the Fruit Growers Association, the Better Letters Association, the Associated Advertising Clubs of the World, and the meetings of sales and other forces of individual firms. Prepare two or three letters based upon this situation, selling your home town as a convention town, to the secretaries mentioned. Prepare an insert (see Chapter IX) to accompany each letter.

20. Lancaster, Pa., located on the Pennsylvania Railroad, about 80 miles west of Philadelphia and 34 miles southwest of Harrisburg, in the heart of the richest agricultural section of the world, is entering upon a campaign for increased business and industrial

population. It is a busy little city of about 60,000. It has several large department shops, good theaters, excellent schools, trolley lines radiating in all directions, and macadamized roads for motoring. It is the home of the Hamilton Watch plant and of Franklin and Marchall College, one of the oldest educational institutions in the country. Land is cheap. Special inducements are offered in the purchase of factory sites. Living is lower in Lancaster than in most other cities of its size, owing to its fine markets and its home produce. (1) Write a letter to a large furniture company in Grand Rapids, Michigan, selling Lancaster as an ideal location for a furniture factory. (2) Write a letter to a large automobile company in Detroit, Michigan, selling Lancaster as an ideal location for a branch factor. Prepare an insert (see Chapter IX) to accompany each letter.

21. One hundred prominent citizens of the city of Welldone have banded together in an effort to reduce the high cost of living, thru cooperative buying and distribution. They realize of course that they are too few in number to effect a very marked reduction. Their first business, therefore, appears to them to be to advertise their plan and its purpose until their number is increased to twenty thousand or more. When they get themselves firmly organized numerically and financially, they intend to operate their own shops in the sale of the necessities of life and ultimately to undertake the manufacture of certain commodities. The idea is entirely new to the city of Welldone. It is an old and conservatively settled community. There are, moreover, many good shops in the city, all conducted along up-to-date lines and all apparently deservedly prosperous as the result of good service. There are tradition and prejudice and doubt and more to be met in the copy with which the cooperatives open their campaign. The advertising campaign has just started. Large space in all the best papers is being used. Follow up this advertising with a good sales letter, selling the cooperative idea to the middle class population of the city ; write another to the wealthier class.

22. As the manufacturer of a popular breakfast food, you are of course subjected to strong competition at the best of times. Just at present the dealers thruout the country, let us say, seem to be yielding to a price-cutting panic. They appeal to you to give them a better wholesale rate in order that they may meet the

present price-cutting competition without so much loss. Unless you do this, they say, you cannot expect them to push your food as aggressively as they push the products of those manufacturers who have already made the concession they are asking you to make. They prophesy a falling off in the sales of your breakfast food, unless you favor them. You have always stood firmly for price maintenance. You refuse the dealers' request. You increase and otherwise accentuate your national advertising. You issue a firm and emphatic circular to dealers setting forth your views on the subject of price maintenance, and pointing out its advantages to their business, to your own, and to business in general. Most important of all, you send a strong personal letter to every dealer with whom you have had business for the past ten years, selling to him the idea of price maintenance. Put yourself in the place of this manufacturer and write this letter. Call attention to your increased advertising. Make no threats, but prophesy that popular demand will save the day for you, as it has done in many similar cases before.

CHAPTER VII

SELLING CREDIT BY LETTER

Were Omar here today, methinks he'd strum
A different tune about that cold cash sum:
"The jug is up, the loaf is done," he'd brood;
"So get the credit, trust the cash to come."

CREDIT is a consequence, not a cause; the effect of a substance, not a substance; 't is the sunshine, not the sun; the quickening something, call it what you will, that gives life to trade, gives being to the branches, and moisture to the root; 't is the oil of the wheel, the marrow in the bones, the blood in the veins,—of all the trade, cash, and commerce in the world. . . .

'T is apparent, even by its nature, 't is no way dependent upon persons, parliaments, or any particular men or set of men, as such, in the world, but upon their conduct and just behavior. Credit was never chained to men's names, but to their actions; not to families, clans, or collections of men; no, not to nations; 't is the honor, the justice, the fair dealing, and the equal conduct of men, bodies of men, nations, and people, that raise the thing called *credit* among them.—DEFOE'S *An Essay Upon Public Credit.*

CREDIT is the eternal yea of commerce—the faith, hope, and charity of big business. "I promise to pay" has become the litany of financial creed, and the great affirmation of sound man-to-man relationship in deals designated by dollars. Upon the work done in the credit department of a large commercial or industrial institution hinge, therefore, the trust and confidence that enable business machinery to function with justice and precision. This credit department wants to know, and is constantly being asked:

1. What a man is.
2. What a man does, has done, and can do.
3. What a man possesses, has possessed, and is likely to possess.

This credit department, in other words, secures and furnishes information as to the character and reputation, ability and capacity, income and tangible wealth of men, of partnerships, and of corporations. And it gathers and supplies this information very largely thru the medium of letters.

BUSINESS LETTER SERVICE
Boston New York Philadelphia Chicago

Nineteen Thirty
February Eighth

Messrs. Smith and Brownley
381 Summer Street
Boston, Mass.

Gentlemen: Att. Mr. C. L. Day

The attention notice in a business letter may be placed at any one of several different positions.

It may stand on a line with the salutation, as in this letter.

It may stand in the extreme upper lefthand corner.

It may stand on the line below the firm name.

It may stand just above the salutation, a line or two below the last line of the inside address.

Probably the first position is preferable, inasmuch as it is the best advertising position, the one least likely to be overlooked.

Very truly yours,

Amelia Sommers

Amelia Sommers
(Mrs. Jay S. Sommers)

AS-CR-O

The individual who applies for a position and who encloses references in his letter of application, does very much the same kind of thing that the individual does who makes application for the privilege of buying goods on credit. Both are selling responsibility based upon certain qualification. Both are buying confidence based upon investigation. If either forgets the matter of testimonial, he must be requested to furnish it. Here it is that the work of a credit department often begins.

Inquiry for credit reference should be courteous and personal. It should feature the wisdom and the reasonableness of such inquiry. Care should, of course, be exercised not to give offense. Many people are acutely sensitive about their own finances; they resent any mention of their own financial status, and interpret it as an impertinent intrusion upon their private affairs. They must be made to understand that credit inquiry is made for their own advantage quite as much as for the safety of the inquirer; that the inquirer is protecting not only himself, but also those who seek credit privilege.

Inquiry for credit information based upon references given should also be courteous and personal. The business value and importance of frank and comprehensive statements regarding financial standing and ability should be featured in such inquiry. Questions should be formulated in such a way as to make reply as easy as possible. If a special form or blank is used for the purpose, it may advantageously be accompanied with a polite personal note. It frequently happens that the inquirer wants to ask or the informant wants to say something not covered by the blank. Caution and dignity in statement are always to be observed in matters pertaining to credit information, and they can more frequently be maintained and impressed by the letter that savors of personal attention than by the mechanical form. The special stationery used by a credit department for giving information usually has on it a printed notice somewhat like one of the following: *It is understood that the information contained in this letter is given in absolute confidence, and entirely without prejudice or the assumption of responsibility by us;* or, *All persons are informed that any statement on the part of this bank, or any of its officers, as to the responsibility or standing of any person, firm or corporation, or as to the value of any securities, is a mere matter of opinion, and given as such, and solely as*

a matter of courtesy, and for which no responsibility, in any way, is to attach to this bank or any of its officers.

After references have been followed up and information has been received from them, the work of the credit department follows one of these three courses:

1. Shall credit privilege be granted?
2. Shall credit privilege be refused?
3. Shall credit privilege be modified?

If credit privilege is to be granted, it is well to explain just what this means. The actual terms of the credit arrangement should be stated, together with any special services this arrangement entitles the applicant to. Many credit departments in large sales establishments give advice to customers in regard to expenditure and general purchasing. Very often the granting of credit privilege carries with it the presentation of cards or keys or booklets or other novelties for identification or for facilitating the placement of orders. All of these special features should be explained in the letter granting credit privilege. But do not congratulate the applicant on his good luck! Do not overwhelm him with credit literature and paraphernalia. Do not follow up every purchase he makes with a letter of appreciation. Do not make him feel that he has now been caught, or that he has now entered upon a competition in extravagance!

If credit is to be refused the situation may be delicate, and a letter of supreme tact and consideration be essential. The paradoxical aim must be to keep the applicant's good-will and custom, and at the same time refuse him the credit privilege. It is well to remember just here that the young man who receives the lowest marks on his college report card, is occasionally rated high by the world when he gets to work in it. Similarly, the man to whom you must write today refusing credit, may in a short time become an excellent risk. Make him feel that you understand this without directly telling him so. Do not permit him to feel that you have any doubts about him and his. But try to make him see, rather, that for his sake as well as for your own, it will be infinitely better for the present to open or continue transactions on a cash basis. Indicate the special privileges attaching to a strictly cash arrangement. Point out, perhaps, that you may later be able to grant

the privilege he desires. Make your letter in all ways positive and constructive, not negative and destructive. Accent the *yea* of cash dealing, rather than the *nay* of credit dealing. Sell to the applicant his ability to pay cash. But do not permit this attitude to mean the sacrifice of clearness in meaning or firmness in decision.

The letter that is written in reply to the third query above may be made one of the great joy epistles of business letter negotiation. Your dealings with a credit customer may have been so pleasant and profitable in the past, as to justify you in writing him to offer extended and enlarged credit facilities. You may well emphasize in a letter of this kind your appreciation of the credit association with him, your gratitude for his promptness in making payments, and your eagerness to serve him in a bigger way, as the result of past relations.

On the other hand, it may be necessary for you to revise credit request or privilege downward. You may not feel justified from the information given or from your experience with a creditor in granting or continuing the full degree of credit opportunity. If this be the case, credit is to be refused in part, and the tact and diplomacy required in a complete refusal of the privilege must be brought to bear in your letter. It may be that the privilege is to be confined within certain time limits, or that only certain classes of purchasing are to be permitted, or that orders are to be reduced or directed along special channels. Whatever be the revision or modification, the creditor or would-be creditor should have it made clear to him just why the privilege is so limited, just how the imposed conditions are to be carried out, just what the special advantages are accruing from the arrangement. The letter should, again, be a sales letter that will build good-will and maintain good customer relationship. It should be constructive and forward-looking. It should not open with: "We regret that we cannot grant you the full privilege requested in your letter of . . . ." But it should open, rather, with some such positive note as this, and this should be the keynote of the entire letter theme: "We are happy indeed to meet your request favorably, at least in part."

In order that credit information may be kept up to date, credit departments and credit agencies periodically renew and revise the credit data in their files. This process of renewal and revision calls for letter writing of a delicate character. Sometimes both

the original gathering of credit information and the periodic follow-up for revision are carried out by means of personal interviews. The average department shop in large cities may have from thirty to fifty credit applications a day during the winter months. A corps of interviewers may be employed for the purpose of talking briefly with the people referred to in these applications. The interviewers make notes which are filed for reference. The personal interview in this connection, as in others, will often bring out information that even the best letter could not secure. Thru "mingling with men" and conversing with them on divers subjects, a credit interviewer may very often pick up bits of information that, while not closely connected with the subject of credit, may yet serve to build in and fill out the picture of an individual applicant. He may, for instance, quite incidentally gather valuable facts for the collection department. He may hear of some one, not now a customer of his house, who is a "good risk," and accordingly notify the manager of sales. The consequence of this cooperation will be that the good risk will receive a letter from the manager of sales, offering credit privilege and explaining the various special advantages to be derived from the credit relationship.

But it is not to be inferred that this cooperation depends entirely upon the personal credit interviewer. Whether or not there be such an employee connected with a firm, the credit department that does not regard itself as the one fruitful source and inspiration of coordination and cooperation among the various departments of a large business institution, is not functioning above fifty per cent efficiency. It must constantly cooperate with sales, and, in turn, force sales to cooperate. It may accelerate sales by exercising a liberal credit policy. By the same token it may embarrass and cripple collections. Sales says to credit: "Be easy with this Mr. A, and he will place a large order with us." Collections says to credit: "Go cautiously with this Mr. A, or he'll never pay us." And credit has to weigh and ponder, scrutinize and cogitate, until it strikes both a practical and a philosophic balance between the two. The eternal triangle of movie romance was never more involved and problematical.

It is because the credit work of a firm has so many ramifications and is subject to so many complications, that the dependence upon mere forms for the collection and dispensing of credit information

is, to some extent, passing. There are now few standard forms in use. But individual houses devise forms to meet their own special demands, and financial houses are, of course, obliged to use searching and elaborate ones. The following may be taken as typical of the credit questionnaire that is used to gather information about an applicant:

1. Length of your acquaintance.
2. Kind of acquaintance existing between you.
3. Kind of business engaged in.
4. Standing in community.
5. Local credit rating.
6. Special favorable or unfavorable considerations.
7. Remarks on personality, social activities, and so forth.

This represents the minimum. One of the more elaborate forms, required by a large banking institution, for instance, is reproduced on pages 392 and 393.

Any form of this sort, however well-planned and however comprehensive it may be, is necessarily impersonal and perfunctory, and certainly not calculated to inspire much beyond a merely routine response. It is the more wholesome custom of business today to make credit inquiry and credit information matters of personalized correspondence. The old style of credit correspondence was stilted and stereotyped. It radiated guardedness, conservatism, suspicion. It intimated that any such thing as the personal element in a communication pertaining to credit was risky, not to say hazardous.

But this attitude has changed—is changing—rapidly. Every credit letter is now regarded as in some sense a sales letter. The credit letter that says *nay*, must still aim to sell good-will and continued custom. The credit letter that says *yea*, must build upon this affirmative for more expansive business relationships. The credit letter that imposes conditions and limitations, must market its motives agreeably by means of a tactful and considerate handling of the delicate situation.

The modern credit letter refuses to judge men by their defects alone, or by their merits alone. It judges them by both—and more. We sometimes hear that it takes but two to make a bargain. This is probably one reason why we have so many bad bargains.

But it takes more than two to tell the truth—the credit truth—which does not have to be simply the whole truth and nothing but the truth, but sometimes considerably more than the truth. This means that the financial records of A and B being as nearly alike as such records can possibly be, credit no longer says the same things about A, whose character reeks with social and personal hypocrisy, that it says about B, who is recognized as *a man thru and thru.* Franklin's Poor Richard long ago proved that character, too, makes for credit:

How Poor Richard *Eſtabliſhed His Credit*

In order to ſecure my credit and character as a tradeſman, I took care not only to be in *reality* induſtrious and ſrugal, but to avoid all appearances to the contrary. I dreſt plainly ; I was ſeen at no places of idle diverſion ; I never went out fiſhing or ſhooting ; a book indeed ſometimes debauched me from my work, but that was ſeldom, ſnug, and gave no ſcandal ; and, to ſhow that I was not above my buſineſs, I ſometimes brought home the paper I purchaſ'd at the ſtores thro' the ſtreets on a wheelbarrow. Thus being eſteem'd an induſtrious, thriving young man, and paying duly for what I bought, the merchants who imported ſtationery ſolicited my cuſtom ; others propoſed ſupplying me with books, and I went on ſwimmingly.

Lest the foregoing lend itself to some misinterpretation, it should be digested along with this modifying caution : Letters of credit information call for greater caution and discretion and more astute judgment than letters of any other type. They demand mature experience and unusual skill in the practice of business letter writing, for while they must be courteous and considerate in tone, they must at the same time be frank and fearless in attitude. Just in so far as they are weak in the latter or insincere in the former, will the business to which they are basic be retarded or negatived. Altho such letters are, both by written and unwritten law, treated as confidential communications, no risks should be taken by way of loose or unguarded statement. There are serious penalties attaching to unfounded and indiscreet statements in credit letters. It is easy to be genuine and truthful and *responsible* in expression, without laying one's self open to libel. Inasmuch as credit letters have to do with some of the most intimate elements of human character and experience, justice may well be tempered with rational, if not with emotional, mercy in formulating their tone and

content. A credit letter does not have to breathe the atmosphere of *verboten,* in order to be safe and guarded and conservative. It does not have to be offensive and damaging in order to be defensive and protective. It may be honest and explicit and accurate without being sanguine and roseate on the one hand, or apologetic and destructive on the other. It may tell the unkind truth without giving affront, constructively. It may tell the most favorable and plausible facts without waxing enthusiastic.

The composition of credit letters is calculated to put any experienced letter writer on his mettle. While the credit field is more or less limited in subject, it offers opportunity for wide-range play of method and initiative. Perhaps in no other single department of letter composition have there been such revolutionary changes in form and content as in the department of credit letters. In no other department of business letter writing, certainly, can the business letter writer put his ability and his judgment to more profitable and stimulating educative tests. The credit department of the average business house is as rich in problems as it is severe and exacting in the logic and accuracy and challenge of their solution.

A haberdasher in a small college town had experienced much difficulty in collecting from the students. They patronized his shop in large numbers partly as the result of his irresistible advertising copy, and partly also because of his liberal credit policy. As to the latter, however, he decided one September that the time had come when he would have to resort to more thorogoing methods of investigation before granting the pay-by-the-term privilege. His patience was exhausted; the students had imposed upon him. He required, therefore, that all students who desired to buy on credit, give him three references. To each of these references he sent a most unusual credit questionnaire. It ran somewhat as follows:

> "Doc" Bosworth, quarterback on the team this fall, asks me to extend him credit on haberdashery, and refers me to you. He says you know him and will vouch for him. Well and good. Will you please write *yes* or *no* after each question below? By so doing you will do him a favor, me an honor, and help to make the world safe for credit. I thank you.

1. Is he this sort of chap ?..... Picture of college boy lolling in easy chair, smoking, feet on table.

2. Is he addicted to this ?..... Picture of scene in dance hall. College boys and girls dancing late at night.

3. Does he hobnob thusly ? ..... Picture of a crowd of roysterers returning home in early morning.

4. Is he disposed toward this ?..... Picture of crowd of college boys around card table.

5. Is he a nicotinist ? ..... Picture of hundreds of cigarettes with face of college boy smiling thru.

6. Is he a specialist in chubby zeros ?..... Picture of college boy's report card covered with zeros.

7. Is he a "good fellow" ? ..... Picture of college boy in a restaurant treating the crowd.

8. Is he this sort of addict ?..... Picture of college boy, with girl, sitting in movie audience.

9. Is he a "goody-goody" ? ..... Picture of be-spectacled college boy "grinding" over books.

10. Did he ever do this to you ? ..... Picture of college boy paying money to an elder.

11. Can you pretty nearly guarantee that he'll do this to me ?..... Picture of college boy paying bill at counter of haberdashery.

12. Would you do this for him ?..... Picture of elder lending college boy money.

Anything more that you may care to add, either by way of phraseology or illustration, in exposition of this perennial miracle—the college boy—will be received gratefully and treated confidentially.

This monstrosity did its work. What is more, it received the commendation of the college president. And it served as a general trade tonic in the college town; other tradesmen benefited to a degree as the result of the haberdasher's ingenuity. A sense of humor, in whatever freakish guise, may sometimes save the day for even so serious business as credit. But this is not to say that the above questionnaire, or one anything like it, is generally recommended.

Daniel Defoe, in *The Complete English Tradesman,* enunciates the following five rules for creditors. It may be that some long-suffering tradesman somewhere today may welcome their reproduction here, for meditation and, perhaps, revision down to date. It may be that they are sufficiently modern in tone and sane in philosophy to justify placement here regardless of special application.

Five Rules *for Creditors*

"... It is an unhappy truth with many tradeſmen, that miſfortune ſeldom comes alone. The caſe is often derived from this original, that a raſh, paſſionate creditor not only falls upon him, but does it perhaps with ſpleen and paſſion; and by this means expoſes the unhappy debtor to the common talk of the place, brings other demands upon him, one in the neck of another, till the man, not able to ſtand a ſtorm, though he might have ſtood againſt a blaſt or two, is overwhelmed at once.

"It is a terrible article to a poor tradeſman, when he falls into the hands of a creditor of this litigious quarrelſome temper; he is ſure to find no mercy, no good uſage, no civility from him; and at the ſame time he hurts his own intereſt; for it is more than probable, that, with a little patience, he might have been paid all his debt.

"Let me therefore repeat my advice to the creditor, for his own ſake, if not for his debtor's ſake.

"1. To court no trade quarrels; to go to law with nobody, though for his juſt due, if it may be obtained without it. What reaſonable man will ſeek his right by violent and rough means, that may obtain it by ſoft and ſmooth methods?

"2. To try all the methods of gentleneſs and patience, which a forbearing temper can dictate, or which prudence, and the ſafety of his debt, will allow, before he proceed to rigour and proſecution.

"3. If he is forced to ſuch proſecution of right as the law directs, yet to act in it ſo as may teſtify the reluctance of his mind that he is forced to act as he does; and that nothing of heat or paſſion has moved him to it, but the mere abſolutely neceſſary care of his intereſt and family.

"4. To proceed with all due caution for the reputation of his debtor, without expo*ſ*ing him where it may be avoided, without putting him to needle*ſ*s and extravagant expen*ſ*es, and, if po*ſſ*ible, without leaving him to the cruelty and exacting violence of bailiffs and attorneys.

"5. In a word, to be always ready to put an end to *ſ*uch pro*ſ*ecutions by arbitrations where the nature of the thing will allow them; and upon moderate terms where they will not; rather abating, than rigorou*ſ*ly exacting, the utmo*ſ*t of his demands."

A credit address form.

Report No..... Date.....19...

CHANGE OF ADDRESS

Name.....

Change Address From.....

.....

To.....

.....

.....

Changed on Ledger .....

AUTHORIZED

.....

Changed on Mailing List

A form request for credit information, used by a large department shop.

.....

.....

.....

In making application for a charge account, we have been referred to you

by.....

of.....

.....

We shall appreciate and consider confidential any information that you may furnish us concerning the financial responsibility of the applicant.

Very truly yours,

PLEASE ANSWER HERE

Gentlemen :

Department shop form used to notify bookkeepers that account has been opened.

.....19

Name.....

Residence.....

Business Address.....

Limit $.....

Department shop form to be filled out by the collection department for the credit department.

Date.....

Name.....

Address.....

House or order only.
C. O. D.—Failed.
Too slow.
By request.
Dispute.

Close Account.—Owes and slow.
Returns goods.
Small and pays on account.
Death.
Revise when buys.
Have understanding before charging.
Stop and revise.
Reopen account by request.
Keep to terms.

.....

Department shop form to be filled out by the bookkeepers, notifying that the account limit has been reached.

LIMIT NOTICE

DATE.....

NAME.....

ADDRESS.....

AMOUNT OF LIMIT..... AMOUNT OF ACCOUNT.....

PURCHASES BY MONTH

MAKING UP PRESENT INDEBTEDNESS

JAN..... MAY..... SEPT.....

FEB..... JUNE..... OCT.....

MARCH..... JULY..... NOV.....

APRIL..... AUG..... DEC.....

LAST PAYMENT

DATE..... AM'T.....

Form for use for personal credit interviewer.

REPORT

ON

APPLICATION FOR ACCOUNT

DATE.....19

NAME .....

ADDRESS.....

.....

BUSINESS ADDRESS.....

REFERS TO

REPORT

Department shop credit application.

APPLICATION FOR ACCOUNT

DATE.....19

RATINGS ..... LIMIT.....

.....REPORT NO. .....

....

....

PLEASE OPEN AN ACCOUNT ON YOUR BOOKS AS FOLLOWS:

NAME.....

ADDRESS .....

BUSINESS.....

ADDRESS .....

NOW HAVE ACCOUNTS AS FOLLOWS:

.....

.....

.....

.....

REFERENCES:.....

.....

.....

.....

.....

I OWN REAL ESTATE VALUED AT $.....AS FOLLOWS:

.....

.....

ENCUMBRANCES:.....

I MAKE THE ABOVE STATEMENT FOR THE PURPOSE OF OBTAINING CREDIT ON YOUR TERMS, WHICH I UNDERSTAND TO BE MONTHLY SETTLEMENTS.

SIGNATURE.....

.....

APPROVED

.....

CUSTOMER NOTIFIED

The elaborate questionnaire used by the credit department of a large bank.

Corporate Name .....

Business .....Location .....

Branches .....

For the purpose of procuring and maintaining credit from you, direct or otherwise, we herewith submit the following true and accurate statement of our assets and liabilities and income account, and so long, and until, we give you written notice of any change with respect to such assets, liabilities or income account, you may consider that our credit position as indicated by such statement continues unimpaired and that there has been no change therein prejudicially to affect such statement as the basis of any such credit, and, further, upon any such notice that the only change is as stated therein.

In consideration of the granting or continuing of such credit we agree that should we make a bill of sale, a mortgage or other transfer of a considerable portion of our property, without due notice to you, or should any attachment issue against us or our property, or should we make an assignment for the benefit of our creditors, or should a petition in bankruptcy be filed by or against us, then and in any such instance all and every claim you have against us shall, at your option become immediately due and payable

Financial Condition on .....day of.....19.....

ASSETS				LIABILITIES			
Cash				Accounts Payable			
Accounts of customers (good)				Acceptances Issued for Merchandise			
				Other Acceptances			
Notes and acceptances of customers (good)				Notes Payable for Merchandise			
Due from controlled or allied concerns Notes Accounts etc				Notes Payable to Banks			
Merchandise. Manufactured				Notes Sold Through Brokers			
In Process				Notes Payable to Others			
Raw Material				Other Current Debts (Itemize)			
Plant and Machinery							
Furniture and Fixtures				Bonded Debt—When Due			
Real Estate (Full Value—Mortgage entered in liabilities)				Mortgage Debt—When Due			
Other Assets (Itemize)				Surplus			
				Undivided Profits			
				Reserves			
				Capital—Preferred			
				Common			
Total				Total			

Have you had any serious losses through bad debts or otherwise between the date of the above inventory and the present time? .....

Is condition today fully as good as set forth by the above figures? .....

Net sales for Year				Dividend Paid Preferred			
Cost of Material or Merchandise Consumed				Common			
Gross Profit				Depreciation Charged Off			
Net Profit				Bad Debts			
Other Income (specify)				Amount Carried to Reserve			
				Amount Carried to Surplus			

OVER

The reverse of the blank on the previous page.

CONTINGENT LIABILITY: Give details of contingent liability of any kind or nature, as endorser or guarantor, as accommodation endorser or for Notes, Accounts Receivable or Acceptances discounted or sold.....

.....

.....

Insurance carried on Merchandise $.....On Plant, Building and Machinery $.....

Life Insurance for the benefit of Company $ .....

Have any of the accounts, notes receivable or acceptances in the statement made above been sold, assigned or pledged?.....

.....

Have any of the other assets been pledged or assigned as collateral for any liabilities?.....

.....

State basis on which inventory is taken; (cost or market value).....

Has the company an interest in any other concern? (Name affiliations and location).....

.....

Are there any suits or judgments pending against the company? .....

Give names of endorsers on notes used in the financing of this business .....

.....Endorser's net worth outside of interest in this business $.....

Do the endorsers guarantee or endorse the paper of other concerns or individuals? (Give details).....

.....

Are your books audited by a Certified Public Accountant?.....

Give date of last Audit .....Made by .....

Company incorporated under Laws of..... Date .....

Does the Company place paper through any brokers (if so, whom) .....

.....

Give following details concerning other banking connections

BANK ACCOUNTS	LINES GRANTED	Under discount at present time?
.....	.....	.....
.....	.....	.....
.....	.....	.....
.....	.....	.....

OFFICERS		DIRECTORS
.....	President	....
.....	Vice-President	....
.....	Treasurer	....
.....	Secretary	....

(Please sign Company's Name here).....

By.....

Date signed.....

Form used by the credit department of a large bank for the purpose of summarizing credit information.

Name Business

Address Account opened

ASSETS					
Cash					
Accts. Receivable					
Bills Receivable					
Merchandise					
Sundries					
Total Quick Assets					
Real Estate					
Machinery and Fixt.					
Total					
LIABILITIES					
Bills Payable Banks					
Bills Payable Mdse.					
Accts. Payable					
Deposits by Endorsers					
Deposits by Others					
Total Quick Liabilities					
Bonds					
Mortgage Debt					
Reserves					
Surplus					
Undivided Profits					
Capital Stock } Com. / Prd.					
Total					
Total Quick Assets					
Total Quick Liabilities					
Excess Quick Assets over Debts					
%					
Sales					
Net Profits					
Dividends					
Tangible Net Worth					
Chgd. to Bad Debts					
Chgd. to Depreciation					
Added to Surplus					
Dun					
Bradstreet					
Received					

Bank form for requesting credit information.

We are at present revising our information in regard to various customers, and, noting the absence of any late detailed information as to your company, are taking the liberty of soliciting such data as you may be in position to give us.

The enclosed forms have been prepared to assist in compiling data, and we trust that you will feel no hesitancy in furnishing us the information called for in them. You will note that a copy of your latest financial statement is among the important items listed.

Be assured that any data given us will be treated with the greatest confidence and discretion.

Another bank form for requesting credit information.

Re :

We have occasion to make inquiry regarding the standing of the above-named.

Will you please let us know what your experience has been in your dealings with him ?

Anything that you may be able to tell us as to his financial responsibility and management will be appreciated by us. And of course your information will be kept confidential.

A specific, personal credit inquiry that does not smack of form machinery.

Mr. Charles Brown on opening an account with us gives us your name as referee.

Will you please inform us how long you have known him, whether you have found him prompt and regular in his payments, and whether you consider him worthy of a running credit for $2500. ?

The information will of course be kept strictly confidential.

Thank you.

A reply to the foregoing credit inquiry, that is worthy in both directness and tone.

We have had business relations with Mr. Brown for a very long time. He has always paid his accounts regularly and promptly, and we should not hesitate at all to extend him credit for the amount you mention.

We feel free to say that you will find your dealings with him not only entirely satisfactory financially, but also agreeable personally.

It is a privilege to render this little service to you and to him.

Sincere regret at not being able to recommend credit privilege.

> We regret that we cannot give as favorable report as we should like to give.
>
> We have for many years done business with the gentleman referred to in your query of May 20. Of late, however, payments have been quite irregularly made, and on more than one occasion we have had to press for them.
>
> We should therefore hesitate to extend credit for the amount mentioned.
>
> This information is given in strictest confidence, and entirely without prejudice or the assumption of responsibility by us.
>
> We are sorry.

Tho business is business, it may still be conducted pleasantly and politely.

> Thank you for your order.
>
> The goods are being prepared for immediate delivery and will be ready for shipment tomorrow.
>
> This, I believe, is the first order that you have favored us with, and I must ask you therefore to provide names of referees, or cash, against *pro forma* invoice. The invoice form is enclosed, properly made out.
>
> This, you understand, is merely a regular procedure for your own safety as well as our satisfaction. It is basic to all responsible and pleasant financial relationships, such as ours is certain to be.

A ready and congenial compliance with the foregoing request.

> I am glad to give you the names of two firms as referees to whom you may address the usual inquiries regarding my status :
>
> (1) Mr. James Lord
> 21 Callowhill Street
> Philadelphia, Pennsylvania
>
> (2) The John Williams Company
> 45 Euclid Avenue
> Cleveland, Ohio.
>
> I have done business with both of these firms for many years and I am sure they will tell you that they know me favorably.
>
> I regret my oversight in not including names of referees in my previous letter to you.

There's much in assuming that everything is all right. Ask Pollyanna!

> Mr. —— is building a bungalow in this city and is ordering supplies from us to the amount of $4987.
>
> He asks for special time extension and other financial considerations in making settlement, and refers us to you.
>
> He has moved here only recently, but has made a distinctly favorable impression upon all of us who have had dealings with him.
>
> We are sure that he is reliable and all right, but it will be a satisfaction to him as well as to us, if you will fill out the enclosed questionnaire (Case B 482) and return it to us.
>
> Thank you.

Unusual, and doubtless shocking to the staid old conservative bank, but certainly human and sincere.

Safe, sound, and answerable.

This is the unanimous testimony of our tellers regarding the subject of your inquiry—B 482.

He has had an active account of more than $8000. with us for several years; in addition, he has with us securities of more than ten times this amount.

His frank, courteous, cheery bearing has ingratiated him with those of our employees who have been serving him for many years. It is, indeed, not too much to say that he seems like one of our own.

And we're more than glad to tell you all this.

Offering credit privilege.

We believe that you will appreciate the convenience of a charge account with us.

This, because of our splendid assortments of smart apparel at economical prices for all members of the family.

A charge account has therefore been automatically opened in your name. This new charge privilege will apply whether you purchase in person, by mail, or by telephone.

You will favor us, we trust, with at least a part of your patronage?

A follow-up early in the credit relationship.

We are very glad indeed that you have made use of the account that we had opened for you.

It is our sincere wish that you may find it of frequent convenience and of constant satisfaction.

Bills will be mailed on the first of each month, as is our custom, and they are of course due when rendered.

A later credit follow-up, showing that the books have been overhauled.

Won't you tell us in the enclosed stamped envelope whether it's up to us to make good ?

According to our records it has been a long time since we last had the pleasure of serving you, and we're wondering whether something's "gone wrong."

It seems only fair to ourselves to add that, while maintaining topnotch quality, we are still doing our utmost to keep prices down. A normal trading profit is all we ever ask.

We should like to hear from you.

A polite credit form that explains delay and evinces consideration for the people who are waiting.

> Your inquiry regarding the Barnes-Butler Corporation was received on March 2.
>
> As it is necessary for us to make special investigation, our report will necessarily be delayed for a few days in reaching you.
>
> Just as soon as we have gathered complete information, we shall of course communicate with you.
>
> We hope that this little delay will not cause you any inconvenience.

Indefinite and reserved, but more will probably follow.

> We are sorry that we cannot make more than a brief report on the subject of your inquiry of May 27.
>
> But just as soon as we are able to secure further information, we shall send it to you. This is all we can give you at present:
>
> The company was organized in 1918. It has a declared capital of $80,000. and is regarded safe for moderate credit. Its chief capacity of operation is that of agent for manufacturers, and its principal field of activity is the middle west.
>
> It was recently reported that this company had bought out the Edwards and Marshall Corporation, one of the oldest and best established firms in Chicago. But this report we have not yet had confirmed.
>
> However, await further information from us, unless by doing so you are likely to involve yourself in risk, or suffer inconvenience. We shall try to write you again within the week.

A letter that says NO *kindly, and offers a choice of two ways out of the difficulty.*

Thank you for your order of April 12.

It was ready for shipment on April 13, and would have been in your hands by this time had not Mr. Argon, of our collection department, interrupted with a report on the irregularity and the insufficiency of your payments for the past six months.

We are sorry for this little delay, and we sincerely hope that you will be able to settle your obligations to the collection department immediately on receipt of this letter. We shall inform our delivery clerks to hold your boxes on the very edge of the outgoing platform, so that they may be ready for speedy handling just as soon as we give the word FORWARD.

This is exactly the season, as you well enough know, when you should be able to make unusually rapid sales of the trimmings. Let us urge you, therefore, in your own interests to satisfy the collection department at once. Only by so doing can you avail yourself of the height-of-the-season trade that will undoubtedly come to you as a result of the tremendously fine reputation you have built for yourself in your community.

If you like, we shall send this present shipment to you on receipt of your check in full payment in advance, and you can then deal with Mr. Argon directly in regard to past accounts. But we again urge you to clear up your obligations straightaway, in order that we may resume the cordial and pleasant relationship which we have enjoyed for the past five years, and which has been mutually beneficial.

P.S. For your convenience, and at Mr. Argon's suggestion, we are enclosing a check properly made out and awaiting your signature. This to be sent in the enclosed stamped envelope to the collection department. But if you prefer the arrangement suggested in the last paragraph above, it is all the same to us.

A letter that says NO *in an affirmative tone.*

Thank you for expressing a desire to open an account with us.

We have investigated the references that you thoughtfully enclosed in your application. But three out of the four find themselves unable to furnish us a statement of your financial responsibility that measures up to the requirements of our policy.

This we regret very much indeed, for it precludes the possibility of our establishing at present the credit relationship with you that we should like to establish. We hope, however, that in the very near future you may be able to increase your capitalization, or otherwise strengthen your standing to such a degree, that the credit facilities of our house may be placed at your service.

In the meantime, may we call your attention to our unusual cash arrangements ? We extend extremely liberal discounts, and we maintain selected lists of cash customers who are entitled to exceptionally generous service considerations in accordance with the amount and the frequency of purchases. Indeed, many of our customers prefer to deal with us on a cash basis just because of the outstanding features of our cash terms.

If you care to know more about these, we shall be pleased to have you use the enclosed stamped envelope. Or, if you prefer, a member of our staff will call, at your convenience.

A personalized, business-building YES, *in reply to application for credit privilege.*

Thank you very much for your request to open an account with us.

We have made inquiry of the references you so kindly furnished, and the replies are in each case satisfactory.

The account has therefore been opened in your name, and you have every assurance of our desire to please you.

The enclosed card will explain to you the mechanical details of maintaining a credit account at our shop. You will note that statements are sent monthly to all credit customers, and that bills are due when rendered.

We thank you for making this relationship possible for us, and we hope that you will find our service all that we are trying to make it in your behalf. We are always open to consultation in the event of special requests of any kind on the part of our credit customers.

A credit modification that aims to go to the bottom of the situation.

Thank you for your regular spring sales order. It is a pleasant reminder of the mutually agreeable business relations that we have enjoyed with you for the past many years. It is just because of these pleasant relations that we find ourselves embarrassed in being obliged to write to you as we must now do.

Our books show that, while your seasonal orders have been increasing right along for the past three years, your payments have been increasingly delinquent, and you have repeatedly found yourself in a position requiring us to make you time extensions.

We have, we think you'll admit, always been generous in our accommodation. But we feel that now the time has come for us to call your attention to your indebtedness to us, and to tell you, that, unless you can pay us more promptly and more regularly, we shall have to ask you to accept a curtailment of the present liberal arrangements you have had with us for so long a time.

It is a pity, if you will pardon us, that you have allowed this situation to arise. We cannot help feeling that you have done so, more out of indifference and inconsideration toward us, than because of pressure in your own finances. Your latest rating shows that your quick assets amount to $30,000. and that your liabilities are only about $10,000. Surely this would appear to be a safe proportion, if ever there was a safe proportion between assets and liabilities. We have no reason whatever to suspect that you are anything but sound and solvent. Why, then, this delinquency ?

We shall appreciate having a frank statement from you. In the meantime, we are forwarding half the goods ordered for your spring sales campaign, and we shall forward the remainder immediately we hear satisfactorily from you.

We are sorry.

Special pains have been taken in your behalf, even tho the subject of your inquiry is not a customer of ours.

The following information regarding Mr. H. M. P., meager tho it is, will nevertheless be of some service to you, we trust :

He is not a customer of ours, and we have had but very casual relations with him financially On one occasion we opened three credits for him in our domestic department, and on another we acted as intermediary in his behalf. But both of these relationships were for specific transactions, and were practically valueless as far as credit experience is concerned.

We have called upon a neighboring bank in your behalf, however, which reports as follows : "Mr. H. M. P. has had a moderate checking account with us for the past five years. Recently his deposits have taken a big leap, and his account today is in the neighborhood of $10,000. His dealings have always been of the most satisfactory character. But inasmuch as he has never requested any accommodation, neither a statement of his affairs nor an estimate of his means is possible."

If you care to have us investigate further, please let us know and we shall proceed. But it may require a little more time than you indicate in your letter you are prepared to wait.

Implying that the inquiry was incomplete, but a courteous and obliging reply, nevertheless.

The attached sheets contain the information you desire regarding five of the Brazilian names. We must ask you to treat this information with the strictest confidence.

The Peruvian names have never before been brought to our attention. We therefore have no information here in our offices about them. But if you will kindly furnish us with a little closer information as to these names—exact addresses, business each is engaged in, American business connections—we shall be glad to consult our foreign agents about them in your behalf.

You will be interested to know that our South American files are now being revised and enlarged, as a result of the establishment of a number of branches there. Two of these are soon to be opened in Peru. This expansion will enable us to supply you with a much more detailed and wider-range credit service.

Nothing too much trouble, evidently.
A letter from a real service institution.

Thank you for the privilege of serving you.

1. Lee and Sandee, of Pekin, China, is now under investigation by our Pekin branch. We shall write you about this company just as soon as all the materials that our branch can furnish, are received and arranged by us.

2. The Shanghai firm has never before been brought to our attention, and we therefore have nothing on our files regarding it. But we are this day cabling our correspondents in Shanghai for a report, and this too will be forwarded to you just as soon as it is received and arranged by us.

3. We enclose data on the three remaining names about which you inquired in your letter of February 10. This information we had on hand, under date of renewal as recent as December 3. You are reasonably safe, therefore, in depending upon it for the purposes you indicate.

We are sorry that we cannot furnish you, at a single writing, with all the information you desire, but we shall hasten the follow-ups just as much as possible. In the meantime, let us serve you further.

Unable to render help, and unwilling evidently to go to any particular trouble to render it.

Our bank has never had an account with the company referred to in your letter of inquiry of March 25.

We have been unable, moreover, to obtain detailed data concerning it.

Its paper has never been purchased for our own account. Our foreign department has occasionally made it advances, but in each instance the advance was made against documents and trust receipts.

It is reported that the company is inclined to be slow. Overdue accounts are, we understand, recorded against it.

We regret that we are unable to be more specific. It is likely that the credit agencies will be able to supply you with a complete statement regarding this company.

Credit information now out of date, but immediate renewal promised.

The company referred to in your letter of April 18 is engaged in the wholesale drug business.

It has an excellent reputation, we are informed, and is considered generally to be safe and reliable for regular business engagements.

Our information, however, is more than a year old. We are therefore writing to our correspondents for a report on the name as it stands at present. Just as soon as we receive a reply we shall send you a copy of it.

We thank you for this opportunity to serve you, and incidentally for bringing to our attention a renewal of information that should not have escaped us so long.

Businesslike and colorless statement, indicating that special trouble has been taken to gather data.

As to M.B.O. and Company:

This firm is not a customer of ours, and we cannot give you details of its financial responsibility.

But from such investigation as has been made in your behalf regarding the company, we have found it to be well-established and well-officered.

Two neighboring banking houses tell us that the soundness of the company is unquestioned and that it has never been refused credit for its requirements. It is considered, indeed, a highly desirable risk in many quarters. According to the latest ratings in Bradstreet, it stands well up among those at the top.

Mr. Thomas Atkinson, now executive manager of the company, was, up to three years ago, head of the foreign service of the British-American Banking Corporation, and he has for many years been regarded as a leader in finance, especially in connection with the foreign markets.

This information is of course extended in strict confidence. We hope it serves your purposes, and are sorry that it cannot be more authoritative.

The best we can do, and you are, of course, welcome to it.

The subject of your inquiry of September 12, Mr. Jan Trensen, has had an account with this bank for four years. He has also had an account at our branch in Amsterdam for about the same length of time.

We understand that he is a young, active, reliable agent of considerable means, and that he has many South American financial connections, especially in Chile and Peru. He was for many years (and may be still) one of the vice-presidents of the International Wagon-Lits Company, of Brussels, Belgium.

Inasmuch as he has never requested any credit favors, we have never had occasion to investigate his affairs exhaustively. Our Holland agent reports that he is spoken of in the highest terms in financial circles abroad.

His visit to this country at present is made, we believe, in the interests of the Amsterdam Diamond Company, of which he is a director. This company has offices in New York City, Chicago, Denver, and San Francisco. We think there is no doubt but that you may safely accommodate him upon the terms mentioned.

It is a good policy to say YES *or* NO *or* MAY BE *at the very outset of a credit letter, as is done here; in other words, to make it deductive.*

The company referred to in your inquiry of June 12, is not being accommodated by us at present. It may be responsible for the amount you mention, but we are inclined to advise caution.

We understand this company to be an affiliate of De Salvo and Espero, of Rio de Janeiro. A short time ago it experienced considerable difficulty with the authorities in regard to misrepresentation of capitalization.

The Chicago manager of the company is Mr. James Espero, son of one of the partners in the South American house. Seven years ago he was interested in the Western Milling Company, with headquarters in Denver. This company failed, we understand, and left unpaid obligations running into the millions. But Mr. Espero declares that he is now liquidating these obligations rapidly, and intends to complete his payments in another year.

It may be added that Mr. Espero's loyalty has been seriously questioned, tho he is a naturalized citizen of the United States.

You are requested to treat this information as strictly confidential.

A perfectly safe company, judging from recent and thorogoing investigation.

The latest statement of the T.R.J. Company was issued May 27. This shows that the company is responsible for such obligations as you mention. We are inclined to believe that it is good for a much greater undertaking.

It has been engaged for many years in the exporting and importing business, and it is at present conducting operations with a paid-in capital of $2,000,000.

The company opened its account with us fifteen years ago, and our relations with it have continuously been agreeable and satisfactory. We have frequently accommodated it, very often in quite a substantial way, and have never had the slightest occasion to doubt its soundness and solvency.

Mr. Abner Jones, who is now head of the company, is highly regarded in financial circles, and is generally conceded to be one of the cleverest and shrewdest operators in the field. He is now reported to be engaged in negotiations looking toward the absorption of the Milbank Company and the Treat and Bacon Corporation, both of Denver, and both concerns of excellent standing.

The information that we are sending you has been gathered as the result of a recent investigation of the company that we were called upon to make for a Boston firm. You may rely upon it, therefore, as being accurate and up to date.

But all of this is, naturally, quite confidential.

Not prepared to speak with full authority, but what we know we tell you. Next to the last paragraph implies that the inquirer "mixed his issues" in his letter to which this is a reply.

As to the C.B.J. Company:

We have no definite knowledge of the financial strength of this company.

It is engaged, we understand, in the sale of railroad securities. As to the value of these, we are not informed. But the company has been established for some years, and enjoys an excellent reputation in this community.

Up to one year ago it carried a moderate account with us, and we on two occasions extended accommodation. It met its obligations to us promptly and completely.

The matter mentioned in the last paragraph of your letter of April 12, has been referred to Mr. Costello, of our foreign department. He will communicate with you in a day or two.

Sorry we cannot be more helpful, but such information as we have given you above will, we hope, serve you in part at least.

Personal and intimate and almost "gossipy"; but detailed and elucidating.

We cannot give you complete information regarding the gentleman about whom you make inquiry in your letter of May 15.

But such information as we have, we of course give you in welcome, requesting that you treat it as confidential:

Up to January 21, this gentleman maintained a substantial account with us. He closed on that date, we are told, because he was financially embarrassed in three or four different connections.

We frequently made loans to him, during the five or six years that he remained a depositor of this bank. These were always made on a collateral basis, and were always punctually liquidated. All of our relations with him were, indeed, pleasant and satisfactory.

What his business connections now are, and what his invested capital now amounts to, we do not know. Our files show nothing later than the above date. At that time he was rated at $350,000.

It is said that he is a principal in the Lewiston concern, but we have no verification of this. You are quite right, however, in identifying him with the Wakeman affair in Washington.

Sorry we cannot give you a "close-up" on the gentleman and his present status.

A little verbose, and indirect, perhaps ; still, an informing and obliging letter.

The resources of the gentleman about whom you wish information, are said to be very limited. He is not considered a good risk, especially in transactions involving large amounts.

He is at present connected with the American Importing Company in an executive capacity. He is said to be somewhat too sanguine in his attitude towards affairs in general, and too optimistic in his attitude toward finance in particular, to be considered safe in his judgments or reliable in his promotions.

This information is given us by our St. Louis correspondents, to whom we wrote immediately your inquiry of October 10 was received. They ask that it be treated strictly confidentially, inasmuch as the gentleman is connected with several social and civic associations in that city.

We pass their request along to you.

Willing to do everything possible, tho not now in a position to speak with finality.

Re: T. L. and Company:

This is an old, well-established, and reputable concern.

Some years ago we did a considerable amount of business with it, and our dealings were invariably all that could possibly be desired by way of punctuality and responsibility.

At present we are not transacting any business with the company, and are more or less out of touch, therefore, with its activities. We are told, however, on good authority, that it now has large government contracts on hand, as well as many large orders in the private trade.

On December 3, according to the files of a neighboring bank, the immediate assets of the company were $1,112,000. Its current indebtedness at that time was $695,000. The company is listed in the agencies at $2,000,000.

This is the best we can do, but such as it is, we send you in welcome. The only condition we impose is one that it is not necessary to mention, namely, that it be treated with discretion.

PRACTICE

1. "Your credit is good at Turner's"—This is the widely advertised slogan of a clothing shop. Write a letter to follow up and enforce this slogan, to be sent to a selected list of business men. Write another letter to mothers of schoolboys. Explain in both letters the advantages accruing to buying on credit, but present different reasons-why in the men's letter from those in the mothers' letter.

2. Devise a credit questionnaire to be used by a small shopkeeper in a wealthy suburban section. Devise another to be used by a small shopkeeper in a mining or other industrial town in a remote rural section. In a letter to the credit department of the bank in which you are employed, explain and justify the differences and the similarities between these two questionnaires.

3. You want credit information about three applicants for credit privilege at your grocery shop. One comes from a private home; one from the landlady of a large boarding house; one from the proprietor of a lunch counter in a busy center. Write to your bank for information regarding these three applicants. Reproduce the reply (or replies) received from the bank about them. Assume definite facts and figures in connection with each one.

4. James Lonegran, treasurer of the club or general organization of which you are president, has applied to a friend of yours for a position of trust and financial responsibility, and has mentioned you as reference. Write a letter in reply to an inquiry from your friend, telling exact facts about Lonegran's handling large sums of money for the club. Devise figures in order to make your statement clear and impressive. Assume that he was called upon to manage complicated transactions in his capacity as treasurer of the club.

5. Mrs. Whitefield Blakeson has recently moved to your town and has written to you for credit privilege at your department shop. On investigating her references you are informed that Mrs. Blakeson is not a safe risk. She is indebted to many tradesmen in the town in which she formerly lived; she has the reputation of living beyond her means, and such capital as she has is invested in somewhat hazardous securities. She has opened a small account at a local bank, but this is the only financial relationship she has established

in her new place of residence. Reproduce the letter of credit information that you receive. Write to Mrs. Blakeson explaining the special advantages of your cash arrangements, but declining to extend her the privilege she seeks.

6. You have been asked to "tell all you know" about Mr. Robert Ware, a customer of yours for many years and a highly respected citizen in your community. The inquiry comes from a bank in a remote section. Mr. Ware is seeking a position for his nephew in the bank, and is furnishing bond for him. Write a letter of credit information to the bank, stating the extent of your dealings with Mr. Ware, the number of times you have accommodated him, his estimated wealth, his present financial and other connections. Construct exact facts and figures in order to make your letter as favorable and as plausible as possible.

7. Write to a customer of yours who has always dealt with you on a strictly cash basis, offering credit privilege. Explain fully the advantages and benefits accruing to the credit relationship, and emphasize the ease and simplicity of buying on the credit plan at your establishment. Enclose forms to be filled out, and suggest date on which the customer will find it especially advantageous to open an account, owing to certain special offerings.

8. Write to a customer of yours who has for some time dealt with you on a credit basis, discontinuing the credit privilege as the result of the customer's habitual delinquency in making payments. The amount of indebtedness has now accumulated to $600. and purchases are still being made. Monthly statements have kept the customer informed of this increasing obligation, many polite notes have been sent to the delinquent, and an employee of your house has called personally upon him. The account is now to be placed in the hands of a collection agency, and your sales people are instructed to permit no further purchases by this customer except for cash. You are sorry. You cannot understand. You have tried to do your part. You will welcome an interview. You are willing to consider reopening credit dealings immediately the customer's indebtedness has been settled, and his good faith has been avowed to your Mr. Robert M. Wolff in person. Make your letter tolerant and patient but firm and conclusive.

9. Your credit policy consists of the conduct of a bank in connection with your department shop, in which credit customers are

obliged to keep accounts. Interest at current savings rates is payable on these deposits provided they are never less than $100. in any given case. A credit depositor must at all times have a sufficient deposit in the bank to cover current purchasing bills. Immediately bills go above deposits, deliveries are held up and customers are notified. This system obviates some of the unpleasant business of collection, and of credit refusal or modification. It is really a cooperative loan-and-purchase plan, mutually advantageous. Write a letter to some one who has applied to you for credit privilege. Explain the plan fully, and call attention to its special features. Sell your credit plan to the applicant.

10. The First National Bank, Tulsa, Oklahoma, writes you for information regarding the standing of the Eastern Fruit Company. Answer the letter, basing your reply upon the following facts :

The Eastern Fruit Company has but recently become a customer of yours. Its business has therefore been handled chiefly in Boston, but difficulties with shipping have necessitated expansion of port facilities, together with extended banking connections at shipping points. It has recently also opened offices in Philadelphia and Baltimore. Your dealings with the Eastern Fruit Company, tho brief, have nevertheless been signally satisfactory. It maintains a substantial balance, and on the one occasion on which you have extended accommodation, sound collateral has been immediately at hand. The Wemont National Bank of Boston rates its account with the Eastern Fruit Company among the very best on its books, and this uniformly high standing has been maintained for twelve years.

The president of the Eastern Fruit Company, Mr. Henry Brainerd, was formerly president of the Boston and Maine Railroad. The other officers of the company are rated high in financial circles here in the East. The company is capitalized at $1,000,000. Its gross earnings last year were $2,000,000. and its net earnings $900,000. Your opinion of the Eastern Fruit Company is that it is sound and promising. It may be expanding a little too rapidly, in view of unsettled conditions. At least, this has been said in some quarters. But on the whole, you are strongly inclined to believe it safe, and in some respects unusual.

11. Mr. Harold Nolan, who has charge of the Milwaukee branch of your bank, has written to inquire about a Mr. Maurice Beer, who

has recently moved to Milwaukee from New York. Mr. Beer has asked Mr. Nolan to look after the transfer of his business from the New York bank to the Milwaukee branch. You find in looking up his record that Mr. Beer has connections of four different kinds with your bank in New York. He has both a drawing account and a savings account, he has some excellent stock securities in your keeping, and he is co-executor with the bank at present in the settlement of a small estate of an Eastern relative who has recently died.

1. Reproduce the inter-department correspondence, including note-heads, thru which complete data of Mr. Beer's case is accumulated.

2. Embody all the information thus gleaned in a statement, with enclosures, to be sent to Mr. Nolan. Accompany this statement with a letter. Build to Mr. Beer's credit interest in Milwaukee.

BUSINESS LETTER SERVICE
Boston New York Philadelphia Chicago

January Tenth
1 9 3 0

The Brown and Bronson Company
400 Riverside Avenue
San Francisco, Calif.

Gentlemen

The extended paragraphing in letter composition may be applied to the various parts of the letter

In this letter, for example, you will observe that the heading, the inside address, and the complimentary closing with the signature, carry out the harmony of extension

This is unusual, of course, but it is clear and consistent, and no objection can be taken to it, except by those who are addicted to the conventional in letter writing, as in all other things

The customary initials of dictator and stenographer are placed in the lower righthand corner

Yours very truly

John B. Opdycke

John B. Opdycke

JBO:CD

CHAPTER VIII

SELLING SOLVENCY BY LETTER

He demanded that I pay him, yelled unseemly, lost his head,
Gave me microscopic vision of his fist;
But no matter how he threatened, and no matter what he said,
I pretended that I didn't get the gist;
So he went away disgruntled, as I thought, to yield the fight,
But alas, my calculations came to doubt!
For he wrote me pretty letters, full of sweetness and of light,
That just simply turned my pockets inside out.

If the presentation of a bill could be taken to mean its prompt and automatic payment, then chapels had been churches and poor men's cottages princes' palaces. And the particular brand of commercial communication known as the collection letter would have no *raison d'etre.* But it *is* necessary, and thereby hangs perhaps a somewhat ironic commentary upon the psychology of the *genus homo.*

Some one has said that twenty-five out of every one hundred bills that are sent to debtors are paid almost immediately on receipt; twenty-five are never paid; and fifty are paid only after and because of systematized insistence of one kind or another. It could not be contended for a moment that such figures as these are to be arrived at with any degree of accuracy. But even as a speculation or a "rough guess," they are extremely stimulating and thought-provoking.

It is certain that some people pay their bills promptly; some pay only after considerable prodding; some never pay at all. The financial conscience of Mr. A is so sensitive that the receipt of a bill drives him instinctively to his check book. He has the money, the sense of obligation, and the passion for business exactness and promptitude that make him an A1 credit risk. Mr. B hesitates when he receives a bill. His capital is not so secure as Mr. A's, his character not so strong, his avenues for assembling money not so varied and reliable. He is an uncertain risk. Mr. C is a conscientious objector in the matter of paying bills. He is so callous that an influx of bills, old and new, large and small, honorable and

dishonorable, leave him *in statu quo*. He may or may not have the money. His sense of obligation is dulled to deadness. His respect for business exactness and promptitude is *nil*—except when people owe him money. Then it is miraculously revivified. He is a chronic delinquent. He is a poor credit risk.

These are general classifications only. There are, of course, variations and fluctuations in and among them. The element of human character is at best uncertain. In the rapid turn and sweep of events the most strongly established capitalization may sometimes be threatened and embarrassed. Sources of financial dependence may be here today and gone tomorrow. A fair credit risk may become an A1 risk, under a new set of circumstances. An A1 risk may become a poor one, and *vice versa*, given certain changes and upheavals in conditions. The point of all this, and of much more that might be taken into consideration, is that every risk should be and has the right to be dealt with on his individual merits or demerits.

Collection class distinctions should be regarded only as a preliminary convenience, as a beginning toward the preparation of individualized appeals. It is pretty nearly, if not quite, true that every debtor reflects his creditor—is often a full length portrait of his creditor. If he finds himself treated from the class point of view—from the *Dear Sir* angle—his reactions will be justifiably general and indefinite. But if he finds himself treated from the individual point of view—from the *Dear Mr. Brown* angle—his reactions will be more satisfactory. Assume just as long as you can, that every debtor is going to pay. Give him credit for being a human being and for having the ordinary human attitudes toward affairs in general, and toward your affair with him in particular. Never take it for granted that he is trying to evade payment, for this would not indicate a man-to-man consideration of the situation. More debts remain unpaid, because of false assumptions, than the business world dreams of. What's the use of assuming, every time you cross the street, that a chauffeur is trying to run you down? You will find that in the majority of cases he is trying just as hard as you to avoid collision.

First in the course of collection procedure comes the bill. Let it be printed on paper of good quality, in dignified type, and in clear, unmistakable form. Do not insult a debtor by a shabby

billhead or by an unintelligible statement. Do not total the items at intervals with pencil, especially on bills that are made out on the typewriter. One of the largest banks in the country makes this mistake in its monthly statements. And a large department shop adds items for the last two or three days of the month with pencil or ink, tho the rest of the bill is typed. It would be better to hold such additions for the next month's statement, than to give such suggestion of rush and carelessness in closing monthly accounts. By an itemized account is meant that items are stated *uniformly*, that both individual prices and total costs are indicated, that dates and quantities of purchases are accurately given, and that intermediate and total additions are correct to the fraction of a fraction. In short, a bill cannot be too explicit, too tidy, too exact, too individual. It may by its perfect and commanding format encourage prompt payment.

But even the best looking bills are sometimes ignored. Then they may be sent again, usually at the expiration of a month in the case of an A1 risk, sooner in the case of an uncertain risk, still sooner in the case of a poor risk. Sticker pictures or slogans are used by some houses for purposes of re-enforcing a bill on its second and subsequent presentation. These collection novelties may be designed and constructed by live collection departments for exclusive use, or they may be bought at stationers. *Please* or *Please remit* or *Thank you* is the simplest of such devices. The picture of a check or a bill passing from one hand to another, of a very unhappy looking face, of an empty cash box, and so forth, are a few of the miniature bill collection cartoons in more or less common use. Complimentary stickers are usually pasted over these on the receipted bill when it is finally paid—a full cash box, for instance, with a " business as usual " caption, or a smiling face, or a hearty handshake between debtor and creditor.

When the presentation of a bill more than once, and in one form or another, fails to collect, the formal notification is usually sent to the delinquent. This is, as a rule, a printed or processed form. It may be a full-form reminder only, more forceful than the bill itself, or it may be a semi-form note with fill-ins for exact data—the amount due, the number of days overdue, the dates on which bills were rendered. The forms following illustrate types of notification forms:

Permit us to remind you that the enclosed statement is now presented for the third time.

We shall appreciate your prompt attention to the settlement of this account, now long past due.

Thank you.

Your bill of $..... for August still remains unpaid. We have sent you two statements, and must now request that you make immediate payment. Please send us your check by return mail.

?

Won't you please

send us your check for the amount you owe us ?

We have reminded you more than once, but we understand, of course, how easy it is to overlook some things in the pressure of modern conditions.

The amount.....$321.....

Bill sent.....3.....

Overdue.....60.....days.

Thanks very much.

?

!

You'll favor Messrs. Jones and Bronson with your check before the first of the month, won't you please, in settlement of that little but long-standing indebtedness ?

They enclose a stamped addressed envelope for the purpose, and they will more than appreciate your prompt courtesy in the matter.

Please ? Also *Please !*

Amount due $183.57. *Since June* 30, 1930

!

After such notices as these have been sent to the delinquent, and failed, the personal collector "makes his call," or the collection letter series is initiated. We are not here concerned with the former, except to note that he is employed principally by large retail houses to follow up especially poor risks. How many collection letters are to be sent, and at what intervals of time, must be decided in relation to the risk. To the A1 risk they should naturally be sent less frequently but for a longer period of time than to the poor or uncertain risk. Payment by the A1 risk is certain eventually; it is usually safest to assume that it is simply postponed for the best of financial reasons. An occasional reminder is probably all that is necessary on the part of collection activity. But payment by the poor risk or by the uncertain risk is by no means certain eventually; therefore, a sharper, more summary collection method in both frequency and duration of appeal, is necessary. Here, again, consideration must be given to individual situation. If conditions in connection with a given line of business become so acute that temporary embarrassment results, the collection method must be accordingly modified. Collections that in the past have been made on the long-circuit basis, cannot suddenly be converted to the short-circuit basis. Any collection method that attempts to shorten the regulation time period is likely to fail.

A wholesaler collecting from a retailer would quite naturally use a different collection method from that employed by a retailer in collecting from an average customer. The wholesaler and the retailer are engaged in part in similar lines of business. There is a fraternity of interest and understanding between them that does not exist between the retailer and his average customer. It follows, therefore, that different appeals of a more intimate character should be used by the wholesaler in collection letters to a retailer, from those that should be used by the retailer in his collection letters to general customers.

There is likewise a difference of interest and in consequent collection appeal among different classes of trades and professional people toward their respective customer groups. The physician has access to a particular set of human interest arguments, tho he rarely uses collection letters (and suffers more than most others, perhaps, for not doing so). The department shop may profitably play up the reason-why arguments in collection communications, while the

grocer may feature sense-appeals. But these are illustrations merely. The important thing is to remember not to talk like a physician while you are trying to collect a bill due on furniture, not to talk like a tailor while you are trying to collect on real estate.

To illustrate still another need for close-up differentiation in the collection appeal and its phraseology: During the war, when the miners in the Pennsylvania coal districts were receiving inflated wages, a piano company had small difficulty in selling a record number of instruments on a generous instalment plan. Came the end of the war and the subsequent wage reductions. The piano company soon found that its old collection form letters for instalment payments would not do to meet the new and adverse situation. Instalment payments in the best of times are made with increasing delinquency toward the end of the payment period. While the novelty of the commodity lasts, during the first few months, mere collection notices are all that are usually required. During the latter months of the instalment payment period, the collection appeals invariably have to be toned and strengthened. In the acute case mentioned above a whole new series of collection arguments had to be constructed, with the result, even then, of a loss that has broken all records in the history of the company.

Flexibility is the biggest word in a collection system. Ferguson is an old reliable customer of yours. He has a good paying record, and his orders come in regularly and increasingly. Cochran, too, is an old reliable customer of yours. He also has a good paying record on your books. But his orders are irregular in time and fluctuating in quantity. It should be plain that you would be doing an injustice to Ferguson as well as to yourself, if you were to subject him to the same collection follow-up that you send to Cochran. What, then, to do?

Well, the collection department is to a large degree the servant of both the sales and the credit departments. It is quite as much the master of both. Its policies and methods must therefore be flexible enough to serve both, and do much more besides. Indeed, credits and collections are frequently managed under a single department head. Now, all three of these branches of a business—sales, credits, collections—should be contributors to a customer's record morgue—a file where all sorts and kinds of data are

accumulated for reference about customers. Here should be found records—basic records—upon which to rationalize collection appeals: records as to capital, character, reputation, resources, expansion, repeat orders, percentage of increase in quantity orders, and many another item that will help determine for the collection letter writer the most effective points of attack and the order in which they should be taken up. It is only by means of such record for every individual risk that any scientific treatment may be brought to bear upon the business of collection letter writing. It is only by means of such record that the collection letter writer can place the responsibility for delinquency upon the shoulders of the delinquent where it belongs. It is impossible, of course, for the collection man to have above his desk a psycho-analytic chart for every risk on his books, but it is by no means impossible for him and his sales and credit colleagues to compile irrefutable data for guidance in outlining collection policy, both special and general. Even when the record is contradictory and perhaps inconsistent, it is worthy of preservation and study for the sake of the stimulus it affords, if for nothing more. Collection form paragraphs, tho not recommended for use after the conditions of indebtedness have become acute, can not be prepared in any degree satisfactorily without access to such a record bureau. It affords a wealth of material, not only for classified form paragraphs, but for the constant renewal and rewriting of such paragraphs. And the only collection form paragraph method to be countenanced at all, is the one that is conducted by a committee of re-writers, whose entire work is the re-formation and refreshment and readjustment of such forms month by month or week by week. The record bureau is their fountain source of fact and inspiration.

In the case of Ferguson and Cochran, above referred to, sales may say: "Ferguson went into debt last year: mortgaged his plant for $100,000." Credits may say: "Cochran's rating has been increased by twenty per cent this year: he recently took a mortgage for $100,000. on Ferguson's property." What modifications, if any, are these facts going to impose upon the policies of the collection department, the orders of Ferguson and Cochran remaining the same?

Sales may say: "Sold ten new gowns to Madam X this morning." Credits may retort: "But Madam X is confronted with foreclosure

proceedings in the courts." And collections may come in with: "Madam X has not yet paid all of her bill for last year's gowns!" Sales, always hoping for the best, urges time and other kinds of leniency. Credits, always preparing for the worst, urges caution and precaution. Collections, always taking what comes, calls the one a fool-optimist and the other a fool-pessimist, and turns out from between the upper and the nether millstone, some better, more irresistible collection copy than ever.

It was once the custom to urge upon the writer of collection letters the necessity of constructing messages of graded serial appeal. The collection series was begun with a polite personal request for payment, followed up with exposition and argument and summary, and then concluded with a demand or a threat of legal procedure. But this plan, tho still followed in certain cases, is a bit too detached and cut-and-dried to guarantee the best results. It is, of course, important that a collection letter sequence have cumulative momentum, but this does not at all imply hard-and-fast serialization. Anything of the tone of *continued-in-our-next* in a collection letter would itself condemn a collection policy. Rather, every collection letter should—must—bear the tone of polite finality, must give the definite but courteous impression that no further appeal is to be necessary.

The collection letter is a sales letter. It sells solvency. It sells customer standing and reputation and credit to the customer himself. It is concerned with building or maintaining or re-enforcing good-will. It must at one and the same time keep the customer and train him in habits of prompt payment of his bills. Just here the writing of collection letters assumes a degree of difficulty far beyond that of any other kind of business composition. Not only must the letter of collection confront the delinquent with clock-work regularity, but it must be so phrased as to give no offense, as to give no impression of mere dunning, as to leave no loophole for objection or escape on the part of the debtor. Without his being at all aware of it, the debtor must be subjected to a correspondence course of training in the profit and satisfaction and all-round desirability of promptly paying bills. He must be made to feel, by the rigid regularity of your letters, that there is no danger whatsoever of your forgetting him, that his little lessons will reach him on time—lo, to the ends of the earth!—and that

nothing that you can do toward getting him to settle the account will be considered too much trouble.

Whether the collection letters in a given case be many or few, there are certain appeals that, after individual considerations have been weighed, may nearly always be depended upon to be helpful. These are classified and tabulated below in the order in which they should generally be used:

I. Queries.
   1. Is the bill correct ?
   2. Are you ill or have you moved ?
   3. Have you misunderstood our terms ?
   4. Why haven't we heard from you ?

II. Facts.
   1. We have served you well.
   2. *All* business is conducted on the credit basis.
   3. You have been given generous time limits.
   4. We too have bills to meet.

III. Opportunities.
   1. You may provide additional security.
   2. You may pay by instalment.
   3. You may have further extension.
   4. You may explain to one of our collectors.

IV. Suggestions.
   1. Your pride and prestige are at stake.
   2. Your sense of fair play is called into question.
   3. Let us have the benefit of your criticism of our course.
   4. Tell us what you would do in similar circumstances.
   5. Here's a coin card or a blank check.

V. Threats.
   1. Study this brief history of the case.
   2. Your time has expired: our patience is exhausted.
   3. Our agency or attorney will write to you.
   4. Sorry, but you would have it this way.

Like other outlines of procedure, this one must always be modified by the individual circumstances surrounding a case. It may be usable in part or *in toto* in one instance; it may be totally useless in another. After all, the two most salient appeals in an extended collection letter series are the appeal to a sense of justice on the part of the delinquent and the appeal to his regard for reputation. Upon the tactful handling of these two appeals alone the burden of collection letter composition may be said to rest. Some houses

make it a rule, and they contend it is a good one, always to enclose in their collection letters a stamped addressed envelope, and a sales suggestion by way of an insert or a paragraph or a postscript in the letter proper. The latter creates the atmosphere of "business-as-usual-expected-and-conducted," and it may therefore very often produce a wholesome and favorable impression.

There are certain other appeals that should rarely if ever be used in collection letters. These may be tabulated as follows:

1. Do not play upon pity or sympathy.
2. Do not attempt to create fear.
3. Do not make comparisons of any kind.
4. Do not beg or dun or plead.
5. Do not make threats that cannot be executed.
6. Do not print or mimeograph collection letters.
7. Do not suggest that the debtor will hear from you again.
8. Do not suggest that the debtor is not going to pay.
9. Do not impute loss or embarrassment to the debtor.
10. Do not write long collection letters.
11. Do not feature the negative tone.
12. Do not feature false motives for paying.

BECAUSE

Pity is a form of contempt. Fear belittles the one who creates it. Comparisons, even favorable ones, are the weakest of arguments. Begging and dunning and pleading are undignified. Impotent threats undo the one who makes them. Forms are machine-made; real letters are man-made. "Continued-in-our-next" tone justifies awaiting the "next." If you think a debtor is not going to pay, and let him know you think it, he will take your uncomplimentary attitude as an invitation, and accept it. If you imply that a debtor is unable to manage his affairs without loss or embarrassment, you may hurt his feelings, but he will probably accept your analysis of his budget—and let you wait for your money. Nobody in the wide, wide world cares to read about debt, death, or disease to any great length. Negatives, by a psychological law of suggestive reaction, induce negatives in those toward whom they are focused; they will encourage a debtor to say *no*. There is only one good, honest, cleancut reason or motive for his paying you, and only one for which you would have him pay, namely, *for value received*!

The final letter (or letters) in a collection series—the threat or demand—is sometimes written on different stationery from that used for the other letters in the collection campaign. This conveys an impressive change of tone and atmosphere, and may renew attention thru surprise. The collection department of a large western company recently reported tremendous success with the use of different stationery along with a change of name and address for collection work. The address of a branch office was used, and the collection department was given a name bearing no suggestion of the firm name itself. Delinquents thought, upon receiving mail under this guise, that their bills had been placed in the hands of a collection agency for summary treatment. The percentage of returns was extremely high. But the method was deceptive and not to be recommended. The debtors were, perhaps, not taught, but fooled.

The collection telegram, like the collection letter, should never fail to place the responsibility for the situation upon the debtor. Such telegraphic messages as "Goods are packed ready for shipment. They will go forward immediately your check is received." "The goods are ready. Shall we draw on you?" have an immediacy of appeal that demands respectful attention. Both by the form and by the wording, the solution to a strained situation is focused directly upon the debtor. He has difficulty in avoiding a *yes* or a *no*, or at least an immediate and definite action. Such telegrams should always be prepaid. Forms of any kind of personal and continuous collection procedure are, as a rule, not to be recommended. But the "sample telegrams for use in the collection of delinquent accounts" reproduced below by permission of the Western Union Telegraph Company, constitute a valuable compilation, worthy of careful study and consideration. They do not all follow the above theories to a nicety, and they are not of equal merit, but many of them have achieved excellent results:

1. Expected remittance not received. Cannot wait longer. Please remit immediately.
2. Your old account must be paid. Unwilling to wait longer.
3. Our patience is exhausted. Must have account paid at once.
4. Unwilling to wait longer. Account overdue. Please remit at once.
5. Will draw on you Monday unless we receive remittance.
6. Our account long past due. Please remit at once.

7. Please remit for account due. Imperative need. Thank you.
8. Our account long overdue. Please remit by return mail.
9. Our account overdue. Please remit by return mail and oblige.
10. Very important that we receive remittance by January first. Answer.
11. Why don't you remit? Account long past due.
12. Our account past due. Please send check without further delay.
13. Remittance imperatively needed. Kindly help us out. Answer our expense.
14. Very important that we receive a remittance from you immediately.
15. We call your attention to our account.
16. Need funds by Monday. Please remit by return mail. Thanks.
17. Why don't you remit? Need funds badly. Answer our expense.
18. Your delay in remitting very annoying. Your prompt attention requested.
19. In need of funds. Remittance greatly appreciated. Answer.
20. Expect payment on account without further delay. Don't disappoint.
21. Regret cannot extend further credit until account is paid.
22. Pleased to fill order when you remit for account due.
23. May we have remittance by January first? Please accommodate us.
24. Large obligations to meet next few days. Remittance greatly appreciated.
25. Your prompt remittance will assist us greatly. Please accommodate us.
26. Closing our books for audit. Remittance on account much appreciated.
27. A remittance for our invoice of December first much appreciated.
28. Unless remittance is received promptly must decline further credit.
29. Our account overdue. Please send check. Thank you.
30. Have you overlooked us? Oblige us with check if possible.
31. Please help us out with remittance for our account.
32. Have large amount to pay January first. Please help us out.
33. If account correct please remit as per terms of order.
34. Unexpectedly in need of funds. Please accommodate us.
35. Closing our books. Anxious to collect outstanding accounts. Please remit.
36. Have you overlooked us? Remittance on account much appreciated just now.
37. Why don't you answer our letters? Account must be paid without further delay.
38. Why have you not paid December invoices? Remittance greatly appreciated.
39. Your remittance must be here by January first. Patience exhausted. Answer.
40. Should not telegraph unless very imperative. Kindly send check on account.

41. Our collections slow. Can't you send check on account? Greatly appreciated.
42. Disappointed no remittance from you. Make noise like check *please.*
43. A remittance for our account will be greatly appreciated.
44. Please accommodate us with prompt remittance. Many payments to meet.
45. Very important remittance reach us on Monday. Large payments to meet.
46. Have you overlooked invoice of December tenth? Attention greatly appreciated. Reply our expense.
47. Understand your collections are good. Kindly let us have check on account.
48. Wire our expense whether we may have remittance by December first. Your help appreciated.
49. A check for account by return mail will be of great assistance.
50. Know no reason for your delay in paying us. Please remit immediately.

The collection manager takes a hand.

I was more than surprised, when the list of accounts to be sent to an attorney came to my desk this morning, to find that the list included your name. Certainly you must have some good reason for your failure to pay the amount due us.

It is always a matter of great distaste to me to have to send any account to an attorney, for the reason that at best it damages the credit standing of the merchant as well as causes the house a good deal of trouble and expense.

Is there any reason why you should not settle the amount due us? Have we failed to deliver our part of the bargain, or is it simply a matter of your being temporarily short of funds?

Whatever the reason, won't you grant me the courtesy of a prompt and frank reply? This will save us both a great deal of annoyance and I can assure you that I shall be only too glad to co-operate with you in any way that is possible.

The controller takes charge and goes a long way toward giving the delinquent the benefit of the doubt.

Mr. Careton, the manager of our Credit and Collection Department, brought three or four accounts into my office this morning. He said he is sure that these accounts are good, but, for some reason or other, he has been unable to collect them. He wanted to know whether I thought he had handled them properly and whether he ought to proceed with the ordinary unpleasant collection process.

Personally, I think his judgment has been good, as it usually is. These accounts, among which yours is included, look to me to be good if ever there were good accounts. Also, I think the Collection Department has been unusually courteous and lenient in attempting to induce you to send us your check. You will, I am sure, agree with me on both points.

It isn't necessary, of course, in talking to a successful merchant, to dwell upon ordinary business principles. That would be a waste of time. You know as well as I do that it is good business to discount your bills at one per cent and thus earn twelve per cent per year on the capital involved. You know also the value of good credit standing with manufacturing and wholesale houses. All of this is really kindergarten information.

My view of the matter is that some clerk in your establishment has neglected our account or that you have some very good reason why you cannot meet it at this time.

If the former is the case, I wish you would get after the chap who is behind in his work and make him put a check in the enclosed envelope and mail it on the day you get this letter.

If on the other hand, you are unable to meet the account now—and we are human enough to understand that this sometimes happens—I wish you would tell me frankly what the situation is. We can deal intelligently and liberally when all the cards are on the table.

Mr. Careton has instructions from me not to proceed with your account until I hear from you.

The seven Omar collection letters below were written by Miss Mabel F. Brooks for the book department of a large retail shop, and are used here by her permission.

1.

Simply a reminder—cordial and friendly tone.

A Book of Verses underneath the Bough,
A Jug of Wine, a Loaf of Bread—and Thou
Beside me singing in the Wilderness—
Oh, Wilderness were Paradise enow!

That sounds like an ideal vacation. We hope you enjoyed yours.

The Book of Verses you bought of us on June 15, with other books indicated in the enclosed statement, —which we have sent you on the first of each month since that day.

We can easily understand how the combination indicated in the lines quoted above might make *any* man forget a mere bill. The Bough, the Jug, the Loaf, have vanished, but we hope that the Book of Verses and the only "Thou" in the world are still making Paradise for you.

You have always been so prompt in settling your accounts with us before this that we feel sure you have a good reason for the present delay.

2.

"The case is in your hands. Let us hear from you." New sales talk.

There was the Door to which I found no Key;
There was the Veil through which I might not see:
Some little talk awhile of Me and Thee
There was—and then no more of Thee and Me.

You have the key. Just turn it and let us find the reason why we have not heard from you in regard to your account, which has been standing since June 15.

Perhaps you have been moving about so much during the summer and early fall that the statements sent on the first of each month have not reached you. Is this the reason?

Can it be that the terms of the agreement are not clear? If you find any error in the enclosed statement, kindly use this stamped and addressed envelope to let us know of the difficulty at once. "Some little talk awhile of Me and Thee" will clear away any possible misunderstanding, we are sure, and bring a prompt settlement of the account.

By the way, our books for the holiday season will be ready for you the first of November. Come in and look them over. We have a gorgeous new edition of the RUBAIYAT.

3.

Friendly warning—offer of accommodation.

Indeed the Idols I have loved so long
Have done my credit in this World much wrong :
Have drown'd my Glory in a shallow Cup,
And sold my Reputation for a Song.

Isn't that the truth, now ? Isn't the idol of delay making a sorry mess of *your* credit ? And it is drowning your glory as a good sportsman in *such* a shallow cup !

The enclosed bill for $83.78 is a small matter to stand between you and your reputation as a man who gives the square deal that he expects from others.

Your reputation *will* be sold for a song if we are called upon to give credit information regarding you. But what other course is open to us ?

Tell us some way by which we can make the payment easy for you, and do it now. There is no telling how soon we may be asked about your financial standing. You will pay in time, of course, but heed old Omar's warning and save your reputation now.

4.

Serious but kindly explanation of the business situation with further offer of accommodation.

Ah, but my Computations, People say,
Reduce the year to better reckoning ? Nay,
'Twas only striking from the Calendar
Unborn Tomorrow, and dead Yesterday.

Ah, but computations do reduce the year to better reckoning. Neglect in keeping accounts in order reduces your year of business to a failure. When you neglect to pay our bill of $83.78 you break the otherwise endless chain of debit and credit that makes modern business possible.

Of course $83.78 isn't going to ruin any one, but it helps to slow up business and to keep prices high for you as well as for others.

You have owed us this sum since June 15. But don't regret yesterday; don't delay until tomorrow; let us know TODAY that you are dealing squarely with us. Here's a blank check. Fill it in for as much as you can pay now; mail it to us in the enclosed envelope; and prove to us that you are keeping faith.

If you can suggest a more convenient method of payment, tell us about it. We shall be glad to accommodate you.

5.

Regret at loss of business good fellowship—plea for return to cordial relations.

The moving Finger writes, and having writ
Moves on : nor all thy Piety nor Wit
Shall lure it back to cancel half a Line,
Nor all thy Tears wash out a Word of it.

There is something intimate in the process of selling books. It is like introducing one valued friend to another. This delightful relationship you are destroying by your neglect of our bill for $83.78.

As inexorable as the moving finger of fate is the law of cause and effect. Not all the good will in the world can withstand the continuous disregard of the common courtesies of life and of the fundamental requirements of business dealings.

Haven't we always dealt squarely by you, ever since your first order of nine years ago ? Haven't we offered you a full stock and generous terms ? You know we have. Come, return the compliment. We want the $83.78, of course, but let us keep our faith in you, old friend. There *are* things even in business that are of deeper consequence than dollars.

We shall confidently watch for the return mail.

6.

Reminder of fair treatment—review of attempts at collection—charge of lack of fair play.

Some for the Glories of This World; and some
Sigh for the Prophet's Paradise to come;
Ah, take the Cash and let the Credit go,
Nor heed the rumble of a distant Drum!

We take the cash, you let your credit go, unless before November 25 you send us your check for the full amount of your indebtedness to us, $83.78.

In our letters of October 14, 21, 28, November 4 and 11, we have not only notified you of your account due since June 15, but in a courteous way have requested payment, appealed to your sense of fair play, explained the necessity of prompt settlement, and insisted that you treat us squarely.

No reply whatever have we received. At first we laid your silence to the irregularities of the vacation season: but now we know that you are going about your affairs under normal conditions.

We have given you every possible consideration in the way of methods of payment and offers of extension of time. You still meet our courtesy with uncivil silence. The only course that remains open to us leads thru our attorney's office.

Send us your check before November 25 and make this course unnecessary.

7.

Expiration of patience—correspondence closed—legal collection to follow.

What! from his helpless Creature be repaid
Pure Gold for what he lent us dross allay'd—
Sue for a Debt we never did contract,
And cannot answer—Oh the sorry trade!

We sue only for debts that you *do* contract. Our goods are just what they are represented to be, and it would not be good business to fail to collect the bills that you contract in purchasing them.

November 25 was the date that we fixed, in our letter of November 18, for the end of our patience. No reply has reached us, even in this morning's mail.

The matter is, therefore, now in the hands of our attorney

Mr. William A. Comins
173 Stafford Street
Middletown, Mass.

All further communications should be addressed to him, for he is in possession of all of our records to date.

The six letters below constitute an interesting series of collection appeals based entirely upon precept and example.

1.

A big name, along with a big policy, is brought to bear.

> Marshall Field laid down as one of the requisites of success—a recognition of the value of time.
>
> One good way to save time is to dispose of all matters promptly as they come up for attention.
>
> Why not do that with the current payment? No need to bother writing a letter. Just slip your check for $..... into the enclosed envelope and send it along today.

2.

But if the delinquent has read Pinero's HIS HOUSE IN ORDER, *this letter may not collect.*

> An interesting photograph appeared in one of the magazines last month.
>
> It shows a glass top desk clear of everything but a telephone. No scattered mass of papers. No confusing jumble of pin trays, inkwells, paste pots. Instead, the drawer space was effectively arranged to provide a place for everything.
>
> That desk belongs to one of the country's most successful business men. He knows the value of holding a master hand over disturbing details.
>
> And that is one reason for his success.
>
> To clear your own mind of one detail now, please mail your check for $..... to cover your current fee, in the enclosed return envelope.

3.

The Bard of Avon may be turned to any good cause (and to either side of an issue!)

You know from experience the truth of Shakespeare's saying, "On the great clock of time there is but one word—*now.*"

When you received our letter the other day reminding you of the current payment overdue, you intended, of course, to take care of it promptly. But in the press of other things, we suppose the matter just slipped your mind.

Please don't put it off this time. A return envelope is inclosed for your convenience in mailing us your $..... check NOW.

4.

The delinquent has probably often used this very maxim himself—referring to others! Now he finds it effectively aimed at him.

"He who hesitates is lost," runs the old but true motto. For unless we dispatch things promptly as they come up for attention, we are almost sure to forget all about them.

Take your own case for instance. Everytime you received one of our reminders you undoubtedly intended to remit immediately. But your check has not yet reached us.

Please don't "hesitate" this time. Here is an addressed envelope already for your $..... check. Mail it along now.

5.

In other words, the busy man always has the time—and usually the money.

> "It isn't the work we do, but the work we don't do, that runs us down," said a well known man the other day.
>
> And there's a lot of truth in it.
>
> For just as soon as one procrastinates a little and work begins to pile up, it doesn't take any time for one to feel worn out from the strain and worry of it all.
>
> The best way to prevent things from piling up is to dispatch matters promptly as they come up for attention. Your current payment of $..... is up for attention.
>
> Please send it along today.

6.

The application could hardly be more direct and pointed; yet, no offense can be taken.

> "Finish every day and be done with it," is a slogan many business houses make the members of their organization live up to.
>
> It's a good plan, too; for every one knows from experience that a mass of detail carried over from one day to another hinders good work.
>
> One detail will be off your mind today, if you send along your check for $..... to cover the past due payment on your account.
>
> Here is an envelope.

The nineteen collection letters following go their own way about the collection business, but they make unusually forceful and unique appeals, and each one is written from the human angle.

1.

Proof positive, and reasonable.

Here's a duplicate statement of your little unpaid account. It's been due for some time.

Will you kindly send us a check for this NOW—or at least give us some idea of when we can depend on your remittance ?

Surely you will !

Then LET IT COME.

2.

Keeping it kindly, and making it easy.

You must have allowed our little bill of $50. to slip your memory. It was due three months ago.

Knowing the just pride you take in your reputation for promptness I am sure you'll appreciate this friendly reminder.

Don't bother to write. I understand how these oversights occur. Just pin your check to this letter and mail it in the enclosed envelope.

Thank you.

3.

Chatty and good-humored.

We were talking about you in the office this morning. The bookkeeper says that little bill of yours is STILL UNPAID !

It's only $50. !

You want to be fair with us. We know that. And surely you are easily able to settle so small an item.

Then just make out your check RIGHT NOW—pin it to this letter and M–A–I–L I–T.

Thank you.

4.

Two good reasons why.

There must be some good reason or we'd had a letter from you.

Do you realize that prompt payments by our customers make it possible for us to sell goods for LESS ? We don't have to make an allowance for extra interest charges and add a percentage to all selling prices to cover the amount. YOU BENEFIT by the lower prices.

BESIDES, think of the splendid *credit standing* prompt payments give a man ! That's the BIG, IMPELLING reason for meeting your bills on time.

Will you write us at once ?

5.

The argument re-enforced, and rationalized.

Your failure to reply to ours of the tenth suggests that you're "up against it."

Whether this is your fault or somebody else's we sincerely sympathize with you. We know how hard it is to catch up with old bills, and how much HARDER to re-establish a credit that has been injured by misfortune or neglect.

Yes, every cent counts nowadays. But you can surely scrape up two cents to buy a stamp, to write and tell us how it is.

You want to serve your own best interests. And you surely recognize that your most valuable possession in this world is a sound, substantial, and UNQUESTIONED REPUTATION.

SAVE THAT—at all hazards. Money—merchandise—these you can REPLACE, but a LOST REPUTATION——That's a very different matter.

Invest a stamp and a little of your time in writing us frankly. It's a *good investment,* and you'll find us very human folks—glad to help you anyway we can.

6.

And now the argument made concrete.

Five minutes ago we had a chance to do YOU some good. SOME ONE is trying to find out how you pay your bills—probably some one you've ordered some goods from. He applied to the BRADSTREET Rating Agency, and the Bradstreet people phoned us to know OUR EXPERIENCE.

WHAT could we tell them? In view of the fact that you STILL OWE us $50. due January 20 last—THREE MONTHS AGO!

WHAT WOULD YOU HAVE TOLD THEM in our place? Well, that's just what we DID tell them.

Now STIR YOURSELF, Brother. Send this small amount by RETURN MAIL. Then we can call up the Rating Agency and say that your account with us is CLEAN.

We'll be GLAD TO—soon as we CAN.

7.

Put yourself in our place, and say how you'd like it.

You've surprised us! And disappointed us a bit—

By keeping so mum about that LITTLE BILL YOU OWE!

And with a concern of your reported resources it is hard for us to understand why you should need so many reminders.

You have a store of your own. Isn't it true that some debtors are so persistently slow that you sometimes wish that you'd never given them credit? You know how good it feels when a man pays up promptly. It makes you feel like extending him favors. Let us feel that way about YOU.

We WANT TO.

8.

Hammering it in, both by content and form, and by the addition of a dollar interest.

You'll agree

ANY MAN can be fair
if he WANTS TO ! CERTAINLY !

And YOU WANT TO.

YOU WANT TO.

YOU WANT TO.

Then WHY AREN'T YOU ?

WHY AREN'T YOU ?

WHY AREN'T YOU ?

Beats US.
WE can't figure it out !

'Spose you TELL US—COME ON—
We can keep a secret ! ! ! ! !

Hopefully,

P.S.—$51.

9.

Everybody's heard of this maxim, even the delinquent.

It was David Harum, we believe, who remarked that a certain amount of fleas is good for a dog because it keeps him from worrying over BEING a dog.

We all have our worries—some of them imaginary—some of them real. We have ours and you doubtless have yours, but if you had to run a glove factory and examine closely some of our payrolls for labor and leather this season, you'd appreciate that financing a factory like this is no Sunday School picnic—not by a long shot !

Which gently leads us to that little account of yours for $51.

We rely on your good will to send us a check RIGHT NOW—while you have it in mind.

Thank you.

10.

Just as a matter of right and justice.

Yes, another statement !

—You are tired of getting them.
—It costs us good money to SEND them.

—Let's save each other a lot of trouble.
—Mail that check for $51. TODAY.

—You will be saved more bother.
—We shall be saved time and postage.

—Besides, it's the RIGHT THING TO DO.

Thank you.

11.

Honest now, all joking aside.

We are still waiting for a reply to our letter. More serious than this, we're still waiting for a *remittance.*

You surely have sufficient personal pride to protect your reputation for integrity. You wouldn't care to have your customers know that you haven't paid for the gloves you've sold them !

As you know, this $51. is long overdue but you haven't given us any reason for your failure to pay up. If anything is wrong let us know at once. If not, we shall expect you to send us a check in full—or at least in part—by return mail.

Will you kindly see that this matter gets the attention that it deserves ?

12.

Just a little threat between the lines.

Again your account has come under inspection thru our follow-up system.

We'd be sorry to think you are trying to evade payment. However, that is the conclusion we must come to if you continue to leave our letters lying on your desk unanswered.

Surely you want to keep your credit perfectly clear. The only way to do this, as you well know, is to pay your bills *promptly.* Any delay INJURES YOU much more than it inconveniences us. For it puts a black mark on your credit standing which you may not find it easy to overcome later on.

A reputation for being "slow pay" injures your standing with your creditors and with your neighbors, and it's a mighty hard thing to live down.

We must have your check by the first.

13.

The second degree of threat.

You can't enjoy being DUNNED.

You can't feel any pride in being classed among the undesirables.

You can't afford to lose the high degree of self-respect that a clean record gives a man.

Your reputation is entirely too good to risk the stain that now threatens it, thru rank carelessness and neglect on your part.

Your bill of $51. is due, and LONG PAST DUE. This may remain confidential between us two, if settled by May 1. If it is NOT paid by then, the loss of standing you are bound to suffer will be chargeable to

Y-O-U A-L-O-N-E.

You CAN'T AFFORD to neglect this ANOTHER MINUTE. Mail us a check NOW. DELAY IS DANGEROUS.

14.

THREAT—*three times, and done!*

Neglect of any bill is a serious matter in present day business. Your neglect of your account for $51. calls for a hint that I think you'll undoubtedly appreciate.

You must know that the manufacturers and jobbers of the country have completed an organization for mutual protection, thru which the standing and rating of their customers are given. When a man refuses to pay a just claim HIS NAME IS PASSED AROUND among the members of the Association. You must know this, Mr. Smith.

This puts us in a very embarrassing position regarding your delinquency. We know that a REPORT to this Association is a step you would take EVERY PRECAUTION TO AVOID—as such a humiliating record would be intolerable to a man of your recognized standing.

Yet our obligation to this Association forces this report from us as soon as an account reaches a certain age on our books. We have no choice whatever, much as we should prefer to do otherwise in your particular case. Now the time has come when we must make this REPORT in the event of any delay on your part after May 1.

A reasonable payment, should you find it impossible to pay the whole bill, will relieve both you and us.

Do not fail to realize that a very prompt reply is necessary. Write us WITHOUT DELAY telling just what you are prepared to do.

P.S.—To make sure this is brought to your personal attention I take the trouble to send this letter by REGISTERED MAIL—and I look for your reply AT ONCE.

15.

The collection agency takes charge.

What about that claim of the —— —— Company for $51. ?

They assured us that the account was correct, and also added that you were ON THE SQUARE and would pay as soon as you got notice from this office.

Don't you OWE this bill ? Our information is that you DO and that you could have paid it long before this.

Is that a FACT ?

DO YOU THINK YOU ARE TAKING THE HONORABLE COURSE IN THUS POSTPONING PAYMENT ? ARE YOU TREATING —— —— AS YOU'D WANT TO BE TREATED ? A–R–E Y–O–U ?

NOW WHAT'S WRONG—THE BILL, OR YOU ?

We want to know, and by return mail.

16.

And the agency tries again.

We are surprised to have no answer to our recent explicit letter regarding the —— —— Company claim of $51. placed in our hands for collection.

We have special instructions from our clients to give you every chance to settle this claim without resort to harsh or unusual methods—however justified by neglect and indifference on your part. Our clients also ask us for an accurate report relative to *your worthiness for further credit.*

Send quickly a remittance in settlement and thus repair any injury to your CREDIT STANDING that possible oversight may have unnecessarily occasioned.

Kindly have the courtesy to give this your careful, considerate attention—AT ONCE.

P.S.—Send your check in the enclosed addressed envelope to the —— —— Company DIRECT.

17.

Nobody wants to be blacklisted.

Our "Directory of Undesirable Accounts" is now being compiled and soon goes to press.

This Directory is what the name suggests—in that it contains a brief history of accounts that are considered *questionable* and *that are not recommended for credit.*

Manufacturers and jobbers thruout the country have access to this book and are guided accordingly.

In going over our records we find an account of the —— —— Company against you which for some reason remains unpaid. We believe you will agree that we have been very lenient and have given you every possible chance to clear yourself of this.

We do not want to do you an injustice. We prefer to think the account has not been taken care of because of some unavoidable circumstance. So we want to give you one more chance to set yourself right. By this plan your account will not appear in our Directory List. We assure you we do not want to do an honest man injustice in any way.

Kindly let us hear from you immediately.

P.S.—We have not yet entered the account in our BAD DEBT record, and will hold it a few days to give you a chance to settle.

18.

The agency also accentuates the reason-why process.

Do you know that the non-payment of this small account will become a record against you ? a black mark on your reputation that you'll find hard to explain ?

We are sorry to injure any one's credit, but for the protection of the manufacturers and jobbers who are our clients, we must report all merchants who fail to pay their just obligations.

Good credit in the markets of the world enables you to add to your ability to do business. It gives you the use of enlarged capital and so enables you to carry a more complete stock, increase your sales, and augment your PROFITS.

You may not need credit today. In fact you may NEVER need credit from the —— —— Company again. But some day you'll need credit from SOME ONE —need it BADLY. THEN you'll find to your sorrow that credit is a delicate thing—easily injured—and *mighty hard to rebuild.*

Your better judgment should prompt you to pay this claim at once, as our report goes forward on the first.

19.

Just a little indication that the worst is about to happen.

We can hardly believe that you will allow us to use extreme measures in order to collect the claim of the —— —— Company for $51.

Honesty is the best policy. ALWAYS WAS! Can you afford to risk your good reputation for the sake of such a small sum?

If the debt is an exact one you should make every effort to pay it. If it is not a just claim, you do not want to pay it, and we should not expect you to.

We want to settle this account in an easy and amicable way. Giving publicity to it would not help us any, nor would it be very pleasant for you.

Let us be fair with each other.
Send us your check TODAY——

Or if for any reason you cannot send it today, be very sure to write us and tell us plainly just when we may look for it.

A.

A strong appeal for those everlasting dues.

Good morning. Here's news !

Last year we spent nearly $50. of your hard-earned cash and a good many hours of our more or less valuable time sending out statements of Club dues. Don't dodge, this letter goes to those who paid promptly.

THIS year, suppose EVERYBODY should be thoughtful and send the little three dollars on the FIRST notice—the one you hold in your hand ! Then no others would be necessary ! And we'd save time and money—our time and your money.

The Colorado Mountain Club is doing a lot of good work for you in these mountains of ours. We are exploring the gulches,mapping the lakes, and charting the way to the highest peaks. We are spending money to equip shelters in the high hills—stout log shelters built by Uncle Sam for you and us. We are helping build trails, extend parks, and improve roads. We are doing more than any other single agency to save the birds and the flowers for you and others to enjoy.

Good work ? Seems so to us.

To succeed, we must be backed by a membership large, intelligent, and united. Otherwise the work will be crippled. We need the hiker and the botanist and the naturalist—the folks who are up at the front "mixing" with nature. They're important. But the Club simply MUST HAVE the concentrated backing of hundreds of mountain-lovers who perhaps never get into uniform—the great Common People of the Club, if you want to put it that way. They are the backbone of the whole enterprise, the solid foundation which makes everything possible.

Just think how small a sum is three dollars ! And so EASILY SENT ! Will you 'tend to it—right away ?

Thank you.

B.

And a follow-up featuring some of the best paragraphs of the previous letter.

What became of the Army
whose BACKERS Q–U–I–T ?

The Colorado Mountain Club is doing a lot of good work for you in these mountains of ours. We are exploring the gulches, mapping the lakes, and charting the way to the highest peaks. We are spending money to equip shelters in the high hills—stout log shelters built by Uncle Sam for you and us. We are helping build trails, extend parks, and improve roads. We are doing more than any other single agency to save the birds and the flowers for you and others to enjoy.

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The Board of Directors has asked us to write you. Some one has whispered that you are not interested in the Club and its work any more—that you cannot often " get out," and so think you get nothing from the Club and feel you are doing no good ! We haven't an idea how this absurd story got about (one can never account for scandal) but you can very easily shame it to death—your check for $ covering all dues including this year will turn the trick.

The sun shines in this year of our Lord. Spring is in the tingling air. We need YOU, and surely you need us. " Carry on "—and bring in others who love bright flowers, happy birds, sparkling skies, roaring streams, and huge companionable hills.

The three letters below constitute a humorous exchange of collection civility, and illustrate "how not to say it" in collection correspondence.

Derisive and evasive. 1.

Really, you know, your letters aren't so bad. They're amusing in their way. Indeed, I might almost call them entertaining, I suppose.

I am leaving for Europe in a few days, and I write to send you my European address in order that my absence may not deprive me of your epistolary palaver.

Incidentally, I don't suppose the sight of your receipted bill would do anything by way of checking the frenzied fluency of your financial phraseology. You simply have to work your collection series off on somebody, I can see that, so it might as well be

Yours collectedly,

Decisive and conclusive. 2.

We're as unbluffable as we are unpaid, kind lady.

If, as you say, you can show us the receipted bill for the money we still think you owe us, why, we'll order the Prince of Wales to call for it, and hand you a gold-mounted, platinum-framed, diamond-studded certificate of acknowledgment. We can afford, you see, to have the whole affair carried off in style.

Thanks for the European address. We shall have some one at the gangway to wish you *bon voyage*. And perhaps there will be some one else on the other side to welcome you when you trip entrancingly down to good old *terra firma* again.

Yours collectingly,

3.

And again, derisive and evasive.

Why, the very idea !

I never said that I could show you a receipted bill. Nothing could have been further from my mind.

I simply said that I supposed the sight of a receipted bill would not deprive me of the pleasure of hearing from you occasionally.

Your last letter offends me. It seems to imply that I do not intend to pay you. I wouldn't have you think that for the world. Perish the thought ! We have been corresponding too long now (or *you* have) to permit any breach in our pleasant relationship to occur at this advanced date !

The fact is, there are two or three corrections to be made in the bill and I meant to return it to you to have them made before I sailed. But in the rush and tumble of getting away, and everything, I just didn't get it done.

But I'm enclosing it in this, and sending it off by pilot at Sandy Hook.

Sorry to have missed your man at the gangway. There was such a crowd ! But it was too thoughtful of you ! And that idea about the Prince is terribly ripping !

Ta ! Ta !

Still collectedly,

P.S.—O dear, I do hope I'm not going to be seasick !

The following collection series has an enviable record to its credit. Sent to over four hundred accounts, it achieved about a seventy-five per cent return, and paved the way for the successful treatment of the remaining twenty-five per cent.

First Month.

Please observe that

Your account is annotated on our books "Not Paid." Won't you tell us, please, what you are going to do about it, what you'd like us to do about it ?

Second Month.

And again we ask you

To send us your check in settlement of the small amount now two months overdue against your account with us. Or at least, let us know *why* there should be any departure from your usual policy of prompt payment—Please ?

Third Month.

Patience is a virtue, BUT

There's a limit ! Some of our people are getting—well—not impatient, perhaps, but certainly *restless.* Why haven't you let us hear from you ? What *can* be the matter ? Please do not delay longer sending your check, or there's no telling what may happen in our accounting department. Why not send us your check right along with your next order, which is now also due ?

Fourth Month.

Three times, and—OUT,

Or diction to that effect. Tennyrate, this is just about and well nigh the last call. We cannot afford to wait any longer—nor can you. We want your check, of course. But we want most of all your reason-why copy in explanation of this extraordinary delay in making payment. This, too, is due us, and overdue. And you owe it first of all and most of all to yourself to say *why*—WHY—WHY—you're making us wait. We're watching for the postman !

Fifth Month.

Dear Mr. Tonkin

1. You may have been ill. You may have been away. You may have been absorbed with new business. You may just have forgotten—*that little bill of ours*. We don't know what has happened, and we're not in a position to prognosticate. We hope that only the best things of life have been happening to you and yours, even tho they haven't been coming our way particularly strongly the past four months.

2. But no hard feelings. Won't you please, however, just tuck your check for $328. into the enclosed stamped envelope ? This will set us all at ease, and verify the fact that God's still in His heavens and all's right with the world. Note, please, that we are not asking you to pay the interest that has accrued. The above figure represents, as your books will show, the actual, bone-dry, original indebtedness, and nothin' more. It's your move, THANK YOU.

Cordially yours

Sixth Month.

Dear Mr. Tonkin

1. It's not easy, you'll admit, to write collection letters in tandem to one who is highly esteemed. Yet this seems to be exactly the situation that confronts us. We like you and we esteem our past relationship with you very highly indeed. Yet, here we are, notifying you for the *sixth time* that you ought to settle with us ! It's uncanny !

2. We thought that you would of course respond to our last appeal. Nothing has happened yet, but we're still expectantly and optimistically waiting. It seems to us that it just can't be that you've received all these notices from us and still insist upon remaining cold and indifferent to our arguments. We've put our very best into the composition of these appeals, just as we've always done in extending our business service to you. But up to this very minute—3.41 p.m., October 18, 1930—we have not been paid the $328. that you owe us for full value received.

3. So, now, again we ask you : PLEASE GIVE A CHECK-BOOK THOUGHT TO US, THAT WE MAY CONTINUE OUR PLEASANT BUSINESS RELATIONSHIP WITH YOU IN THE SAME OLD WAY.

Cordially yours

Seventh Month.

Dear Mr. Tonkin

1. This must be made a first-personal, ego-I letter, if you don't mind. Certainly the editorial plural I have been using in addressing you, has not *reached* you. Now I want to get straight down to clear-cut man-to-man, YOU-AND-I COPY. And if this doesn't work, then I'm going to do what our collection manager recommended last month—hand your case over to our attorneys.

2. He honestly urged me to do this—*argued* with me about it. He's been angry with me ever since, because I "stood him off" and told him you are absolutely O.K. and *will pay*! And I honestly believe you will. I've spent a good part of my life judging men. I think I've judged you aright. I think our collection manager has misjudged you. But these matters remain to be proved. Are you going to prove that I am correct, or are you going to give him the Right–O? If the latter is to be your course, then I'm inadequate and inefficient and inconsistent and in-wrong! AND—I probably lose my job. But that's a detail.

3. The point is, I want you to pay for your own sake, Mr. Tonkin, not for mine. I want you to pay just because YOU ARE YOU, and for no other reason under the sun. Forget all of my poor little attempts to entertain you with my collection persiflage. They don't count—haven't counted, at least. But the things that *do* count, are your standing with the world, with the firm I have the privilege to represent, and *with yourself*. I refuse to believe that you are willing to allow this indebtedness to go a minute longer. I refuse to believe that your financial conscience has become callous and careless and castaway.

4. I BELIEVE THAT YOU WILL SIT DOWN THIS VERY MINUTE AND WRITE US A CHECK FOR $328. OF YOUR VERY OWN SWEET WILL AND ACCORD!

Faithfully yours

PRACTICE

1. Write a collection letter to be sent to those members of a club who are habitually delinquent in the payment of dues. Try to link your arguments up with some current event, or with the delinquent's special interests.

2. Write a collection letter to be sent to people who have bought a piano or a set of books or some other commodity, on the instalment plan, and who are habitually delinquent in making their periodic payments. Try to link your arguments up with some apt quotations from literature.

3. You are employed in the collection department of a large department shop. You have been assigned to take charge of two classes of accounts, those that are sixty days overdue, and those that are ninety days overdue. Compose letters to be sent to these two classes of delinquents. Be able to justify the differences between the kinds of appeals used.

4. Two statements and one letter have been sent to Mrs. James Forbes, who owes you $150. for merchandise bought three months ago. Your terms are thirty days net, and Mrs. Forbes knows it, for you have had occasion to inform her of this fact before. She always pays you—*eventually*, but never does so on time. Write her a personal letter now, explaining that you must have a settlement of her account. But be sure to retain her good-will.

5. You have taken over the BUSY BEE EMPORIUM in the heart of Centerville, Pa., and are trying to collect outstanding accounts. In a brief analysis of these accounts left with you by the former management of the BUSY BEE EMPORIUM, you find the debtors classified roughly as follows :

—Well-to-do but slow-paying customers.
—Workers without a cent after Monday morning.
—Easy-going and doubtful but willing customers.
—Unfortunates in the recent city fire.

Write a collection letter to be sent to each of these four groups. Be able to justify differences and similarities of appeal among the four letters.

6. You are chairman of the employees' welfare committee of your firm. Each employee pledged himself for $5. three months ago for the annual outing. The outing has come and gone, and still many members have not paid the promised fee. The treasurer met the expenses of the outing by drawing upon reserve funds. Write a letter to those employees who have not yet paid up. Make it strong human-interest, *esprit de corps* appeal, and incidentally present a few facts and figures furnished by your treasurer, whose slogan is, you may remind them, FAIR FINANCIAL PLAY.

7. Two months ago your bank made a loan of $3000. to Mr. James Griswold on the basis of securities furnished by him. One month ago the loan was increased to $5000. on receipt of additional securities. The time limit on the first loan was six months; on the second, five months. Interest was to be six per cent. Seven and a half months have elapsed, and the loan has not been satisfied. Moreover, at least half of the securities held by your bank in substantiation of Mr. Griswold's loan have deteriorated considerably, owing to upheavals in the market. In the name of the bank, write a strong letter to Mr. Griswold demanding settlement of his obligation.

8. You have sent statements and reminders and requests and letters to a certain furniture company in an effort to collect on special advertising it ran in your paper during a week of low-price sales. But you have not collected, because the furniture company claims that the advertising was not placed according to contract, that the make-up was confused and unattractive, and that the sales features for certain days were not advertised until too late for results. It claims also that the circulation of your paper is not so high as you represented it to be when the advertising was contracted for. You are willing, for the sake of getting the collection settled, to compromise with the furniture company on some of these claims, but not regarding your circulation. Your circulation books are open. Write the furniture company a strong final letter demanding settlement.

9. Your records show that Mrs. Willard J. Harding has owed you $100. for six months. She claims that she paid this bill when due. There has been a rapid-fire correspondence between you, you trying to collect and she (as you think) trying to evade payment. One day she calls at your office and shows to your secretary her voucher bearing, of course, the endorsement of your firm in black

and white. Reproduce four of the letters in the early part of this collection correspondence series. Write in the name of your firm an apology to Mrs. Harding for the annoyance and inconvenience you must have caused her. Let these five letters tell the sequential story of your misunderstanding with Mrs. Harding.

10. Eight months ago Mr. Henry Harrington, 85 Griggs Avenue, New Haven, Conn., borrowed $800. from your bank, for a period of six months at six per cent. He wanted the money for the purpose of purchasing fifty shares of Atlantic Gulf and West Indies Oil stock, a security that was conceded at the time to have a great future. He put up as collateral one hundred shares of United States Rubber Common and the fifty shares of Atlantic Gulf and West Indies Oil. Up to the time of this arrangement Mr. Harrington's dealings with your bank had always been satisfactory.

Let us assume that, at the end of seven months, both United States Rubber and Atlantic Gulf and West Indies are considerably below par. You have learned that Mr. Harrington's checking account at a local New Haven bank has been overdrawn, and that he has also recently mortgaged his New Haven business as heavily as possible. Let us also assume that you have written him two letters regarding his standing, the first of which was not answered at all and the second unsatisfactorily answered.

Write Mr. Harrington a strong third letter insisting upon the immediate clarification of his financial responsibility, and indicating exactly what policy you intend to adopt in regard to his indebtedness to and relations with you.

BUSINESS LETTER SERVICE

Boston New York Philadelphia Chicago

November 12, 1930

Messrs. Carr and Doe
Attorneys-at-Law
31 Gray Street
Memphis, Tenn.

Gentlemen

The prim and erect appearance of this letter is due to the single margin. All lines of all parts begin on the same lefthand margin. There are no indentions anywhere

This is a radical form of letter picture, but it is certainly convenient for the typist. She need not concern herself with the annoying business of centering and otherwise adjusting parts. She may, therefore, work more rapidly

There is danger, however, in a letter of this style, of producing an out-of-balance effect, especially if the last lines of paragraphs contain but a word or two

The tendency to eliminate all unnecessary punctuation that nearly always accompanies innovations in letter writing, is noticeable here. This is logical, if unconventional. Why place a period at the end of a letter paragraph when the last sentence is neither a question nor an exclamation?

Cordially yours

John B. Opdycke

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CHAPTER IX

SELLING BY CIRCULAR

A chic design, a dapper seal,
A mere insinuation,
Are often subtler sales appeal
Than long argumentation.

FOLDERS, booklets, circulars, postcards, broadsides, notices, prospectuses, inserts, enclosures, announcements, processed sales letters—all belong under the heading of *direct-mail matter.* The differences that exist among them in form and content are indicated with sufficient accuracy by the names themselves. Nice distinctions are seldom insisted upon in their use. *Circular,* for instance, is loosely used to indicate a folder or a notice, or, perhaps, even a booklet. But strictly speaking, a folder is a form that is folded like a timetable. A prospectus is a form that allows of bird's-eye-view map or diagram. A broadside is a form consisting of a large sheet of paper or card board, printed on one side only and calculated to duplicate the work of the large bulletin board, under close-up conditions. And so on. The contents of this brief section deal chiefly with such pieces of direct-mail matter as are mailable in letter envelopes of conventional sizes. Nothing more than general treatment is given, inasmuch as the subject belongs to advertising and sales literature, and this volume is concerned with a discussion of business letter writing. Reports, petitions, and resolutions are touched upon at the end of the section principally because of convenience of placement. They cannot, of course, be classed strictly as direct-mail matter; yet they are not entirely unrelated.

—Make it useful.
—Make it attractive.
—Make it interesting.

These are the three fundamentals to be observed in the construction of any kind of advertising card or circular. They apply particularly to letter enclosures, for such pieces have a certain "fly-away" characteristic because of their small and detached form. If an insert can be used, if it impresses on sight, if it interests both by fact and by format, then its "fluttering looseness"

and its triviality of size may be completely negatived. Blotters, maps, calendars, and the like are useful. Colors and pictures, headlines and stories are attractive and interesting. Therefore, employ these in large measure in your enclosure copy.

Enclosures of any kind should be brief in content and artistic in make-up. Color and display device are decided assets by way of impressiveness. The copy itself should be typographically clear and arresting, and the message it conveys should have in it a note or quality that makes for permanence. The motto insert, enclosed in a dignified border and artistically but lucidly lettered, is much more likely to get itself propped against an inkwell or a book on a busy man's desk, than the leaflet that shows nothing but a list of prices tabulated under a headline. Fra Albertus achieved the ideal in the use of the motto insert, as he did in so many other departments of both direct and indirect sales literature. The aim in the construction of insert copy is primarily to remind of or to call the attention to, and at the same time to impress. To do the first of these, namely, *to hint*, it must be short; to do the second, namely, *to impress*, it must have lasting and distinguè characteristics. The insert that is thrown into the wastebasket along with the envelope in which it arrives, represents waste indeed. The insert that begets at least a desire on the part of the recipient to save it, or to slip it into his pocket for future perusal, is a better investment.

Probably the most effective, and certainly the most appropriate letter inserts are those that *in shape* exactly fit the envelope in which the letter is sent, that *in form* require the least unfolding, that *in size* or *bulk* are not so heavy as to require extra postage or make the communication take on "uncomely adipose." Anything larger than a four, six, or eight page booklet, envelope shape and size, may both truly and ironically be called an envelope stuffer. Many of the best houses use only the single slip-in, or the more formal four-page insert. For pure publicity purposes, the briefer the insert the better. For purposes of keeping the prospect or customer informed of prices, order numbers, service branches, and the like, a more elaborate style of copy may be found necessary. The best and most profitable usage has proved that one insert only should be sent in a single letter. A "spill" of two or three or more inserts when a letter is opened is not only annoying to the

average prospect, but it is likewise cheapening to the commodity or service advertised. One house reports tremendous success with a tiny celluloid calendar: "It gets itself posted or carried about for a whole year, and every time he (the prospect) looks at it, he sees us! Anything more than this tucked into our envelopes would be a superfluity." Another house testifies to the success of a series of sectional city maps, each showing the location of branch offices, and stating two or three big facts in connection with the growth and history of the city in which the prospect lives. Still another exploits quotations from Poor Richard's Almanac, selecting those maxims that bear directly upon its particular line of business and mounting them in red on the glazed reverse of a blotter. The majority of retail establishments contend that the best letter insert is the one that pictures and explains briefly some special offering related to and linked up with the content of the letter in which it is sent.

Care should be exercised in the construction of any sort of insert—be it notice or announcement or frank sales appeal—to make it comply with the general principles involved in writing good advertising copy.[1] The general design and layout should not be crowded; there should be generous "breathing places." It is perhaps in violation of this rule that many inserts most signally fail. The typography should be not merely legible and readable, as above suggested, but *inviting* as well. There should be as few type faces as possible employed in delivering the message. The placement and arrangement of parts should be graceful and dignified. The salients of the message should be given the best psychological position, the best psychological color (in case color is used), and the best psychological phrasing. The lines of a folder or circular of more than one page should all be set to read in the same direction. No shifting of the enclosed piece from perpendicular to horizontal should be required by the make-up, except in very unusual cases. The railway timetable may make such awkward demands upon the reader, but the "advertising timetable" may not. The message in any sort of enclosure of more than one page in length should be made to *read thru* consecutively from the beginning to the end; that is, there should be a second page interest on page one, and so on.

[1] See the author's *Advertising and Selling Practice* and *The English of Commerce.*

This element of consecutiveness is especially important in a folder in which consecutiveness is suggested by the form itself. In case background color is used, for emphasis or for beauty or for differentiation among different kinds or departments of enclosures, it should, as a rule, be a quietly optimistic tint, rather than a shade, and it should radiate the feeling of genuine background and subordinate atmosphere. Only in comparatively rare cases can the use of more than two colors be justified in the construction of enclosure copy. It too frequently happens that the use of color in inserts gives the impression of having been dashed or splashed over the message, whereas the message should be made to appear as if it were placed deliberately and appropriately upon congenial color surface. It frequently happens also, that more or less irrelevant illustration is permitted to usurp the larger spaces and the more vital positions in direct-mail materials. Expository or descriptive or suggestive illustration is, other things being equal, the most profitable in any sort of copy that has to be confined to small space. In cases where the actual picturization of a commodity itself or of the carton in which it is sold, is possible, exceptions are to be made to rule and specification as to color and design. The very best color and the very best illustration are those that convey to the prospect the " true-to-life " picture of the commodity advertised by the insert.

The placement of illustrative matter should be such as to afford agreeable and inviting relief to the eye. Irregular breaks rather than conventional ones, may be relied upon to secure this relief in most instances. In general, the lines of illustrative matter should follow those of the typographical format of the insert. Where this is not possible, and where, in consequence, illustrations have to be placed at right angles to the reading matter, *they should always be faced inward.* The caption has for decades been placed at the bottom of the illustration, and this custom is still followed to a very large degree. But there is a welcome growing tendency to place the caption at the top of the illustration. This arrangement is more logical, as well as more psychological, and it deserves to be given preference. By and large, it is desirable to be told what we are going to see before we see it ; such procedure is certainly businesslike. And the direction of our reading is, or should be, from tops to bottoms.

A "personality paper," that is a paper of first class texture and quality should be used for all direct-mail matter. Many an excellent insert message, as well as many an otherwise excellent letter message, has been damned with finality by the shabby paper stock on which it was delivered. The booklet cover should be "of such quality as will wear well." It may be cut flush with the pages contained within it, or it may be extended beyond them on all sides. The latter style is probably somewhat more dignified and more beautiful, but it is more expensive.

If the material contained in an enclosure runs to considerable length, it should be partitioned by headings and sub-headings or running headlines. These always aid a reader to get at the meat of a message, and they also tend to fix in his mind salient points and arguments. Tickler or teaser titles are not to be recommended for direct-mail matter. A well-worded title explaining what the insert is about, or just what its purpose is, has the merit of immediacy and directness, two most important elements in the make-up of a piece that can at best demand but hurried reading, and that frequently shares its appeal with a letter or other matter. The headline writer, like the newspaper paragrapher, needs to be a genius. The best headlines are "nouned and verbed and adjectived," and the other parts of speech are used sparingly in them. Concrete nouns, pictorial adjectives, active and *panoramic* verbs get the best results in enclosures, as they do in advertising copy at large.

There are dramatic stories told in business touching upon ill-advised enclosure copy. An enclosure that, in process of construction, had been the pride and the hope of a large mercantile establishment in the middle west, and on which several thousands of dollars had been expended, proved in reality to be nothing but dead loss. The reason was—the blind title "YES, BUT — —." This had been thought clever. Its isolated placement on the front cover in bright, red letters, had been thought still more clever. But from the prospect's point of view, it was nothing more or less than a tickler that did not tickle. It annoyed, and many prospects made no secret of their annoyance. Their time was too valuable to be fooled into reading thru a ten-page booklet in order to get an inkling of the meaning of "YES, BUT — —." One house recently reported an expenditure of $25,000. on a beautifully set and illustrated letter insert, only to find that the

novelty fold in which it had taken so much pride, simply refused to unfold easily and conveniently, and that prospects in consequence "couldn't be annoyed." Another house spent upwards of $10,000. on an illuminated four-page flexible card, and then negatived the whole effect the card could and probably would have produced, by mailing it in a gaudy, one-cent envelope. This house has since taken for its motto: Any direct-mail matter that is worth receiving, is worth sending under the leadership of a two-cent stamp. On the other hand, the manager of a recent charitable campaign made the mistake of delivering hundreds of appeals under the disguise of a special delivery stamp, and thus crowned another epoch in the annals of misguided expenditure by organized charity. The artistic effect and much of the practical return-value of a dealer-help booklet that cost hundreds of dollars was recently destroyed by the crude coloring and lettering of the stamps used by dealers for placing their names and addresses in the space left for the purpose.

Much money has likewise been thrown away in direct-mail campaigns in efforts to devise envelopes that look as if they are sealed, yet are not, and as a result give the impression of being first-class matter tho they are really second-class. But the world has grown color wise, and if it sees green in the upper righthand corner of an envelope, it ignores the contents of about ninety-two out of every one hundred such envelopes received. If it sees red in the upper righthand corner, it has been known (other things being equal) to ignore less than fifty out of every hundred. The one-cent stamp can never take a message so far, so quickly, so emphatically as the two-cent stamp. Business has been gradually learning this for the past several years, but there is still far too much direct-mail matter "masquerading undisguised" under the *penny* post. Even the least fastidious people like to be made to feel that their mail matter is private, confidential, and important. The one-cent stamp used on a letter envelope belittles and humiliates.

The letter itself is frequently used as an insert in another piece of mail matter. So used, it constitutes as a rule a notice or an announcement, and it follows regular letter make-up in form, and sales letter composition in content. Such a general folder letter may initiate or conclude a follow-up scheme of appeal; it may

suggest and stimulate merely ; it may meet a multitude of *occasional* business situations, such as openings, closings, removals, special terms, seasonal greetings or opportunities. It may be an appeal to old prospects, an address to employees, a " boost " to the trade. Whatever it is ; wherever, however, whenever it may be sent, there can be no doubt that reference in it to the matter it accompanies or introduces, re-enforces its message. Conversely, reference in an insert to the letter it accompanies is equally calculated to encourage team work. Such cross-reference should always be made quietly, coherently, and impressively, without pyrotechnics of any sort. To stamp such reference across the face of a letter or a piece of printed matter as a " diagonal or oblique addendum " is to vulgarize the whole communication. The interdependability must be built in ; the two must be composed together, each kept conscious of the other, in order that there may be related and harmonious unity of appeal.

Letter enclosures are sometimes excerpts from a large and comprehensive mail catalog, sometimes specially prepared expository or descriptive write-ups of merchandise for capsule mail-order presentation. It goes without saying that all such write-ups should be clearly and impressively focused. The fault in catalog writing sometimes lies in the use of generic rather than specific phraseology. The words *good, beautiful, durable, firstclass,* and others of their generic ilk, are forced into use for the exposition or description of all sorts and conditions of merit and quality. The dictionary of synonyms is regarded by one large mailorder house as the most important volume its catalog writers can possess. Not only has it provided each of them with the book, but it has also had large placards printed for display in the front of the catalog room. On each of these placards there is a commonly used generic adjective or adverb with its many specific equivalents listed below it. The headline of a typical card reads as follows : WHEN YOU FEEL LIKE USING GOOD THINK THESE OVER. A list of fifty or more synonyms are given underneath, and more than one writer may be seen at any time studying the word list in order to get just the equivalent that will dovetail nicely into his message at a crucial point.

The writer of a business report, whatever its subject, should aim to set forth facts in the simplest, most lucid, most thoroly

organized manner. Those elements and qualities of writing that apply to business composition in general, apply to the business report in particular. If it is intended for a confidential group of business men, who are acquainted with the special problems and conditions to which it pertains, it may be stated in technical and intimate language, and it may elaborate points of peculiar interest to the inner circle. If it is for public or general reading, it must be stated in general terms, understandable of all, and it must observe certain restraint in the treatment of strictly private internal matters. The business report must reveal no house secrets to the public; it must conceal none from those within the house who have a right to know them. At least, this is the ideal attitude for the writer of a business report to assume. If his house has arrived at that millenial situation where it has no secrets, then he may proceed uncabined, uncribbed, and unconfined.

The principal task of the writer of a business report, from clerk to salesman, from delivery foreman to vice-president, is to array his facts in logical and clearly conceived order. His purpose or object in writing the report should be made evident at the outset. He should next present his facts in the order in which they are to be elaborated. Then he should analyze them, and draw deductions, if any, from them. Finally, he should make recommendations upon his findings, and, if necessary, add a word of conclusion. In case his report runs to great length and is involved in content, he will do well to summarize his analysis before making definite recommendations. Brief summaries at intervals by the way may likewise be helpful. They will not only clarify and emphasize, but they will re-enforce the final general recommendations. This general plan may, therefore, be helpful:

1. Purpose.
2. Facts.
3. Analysis.
4. Deductions.
5. Summary.
6. Recommendations.
7. Conclusion.

If a statement of any kind is necessary to the elucidation of the report, or any part of it, it should be presented in tabular form

at that point at which it is salient, provided it applies to but one point, or at the end, provided it adds to the summary of the whole report. Running headlines, both marginal and internal, should be used to mark divisions of thought and development in the report, especially if it is long. These are a convenience to the reader, and they serve also as reference guides. It is a good plan whenever possible to signal every paragraph by means of a marginal heading. And if these marginal topics can be so phrased as to tell a continuous story of themselves or along with the internal headings used, the report will accordingly benefit in lucidity and in ease of grasp. Note, for instance, in the following brief section of a long financial report, how the marginal running outline focuses the internal heading in each case:

Duration and Interest

1930 to 1940 7%.

The bonds will be dated September 1, 1930, and will be payable September 1, 1940. They will bear interest at the rate of 7% per annum payable semiannually in New York City on March 1 and September 1.

Form of Issue

$1000. to $10,000. Interchangeable.

The bonds are to be issuable in coupon form in denominations of $1000. and $500., registerable as to principal, and in fully registered form in denominations of $1000., $5000., and $10,000. Coupon and registered bonds and the several denominations are to be interchangeable.

Redemption

At 105% and accrued interest.

They may be redeemed at the option of the company in whole or in part at 105% and accrued interest. The issue is subject to the completion of the necessary legal formalities, including the formal approval of the Interstate Commerce Commission.

Limitation and Collateral

Secured by pledge with —— Company.

The bonds are to be limited to an authorized issue of $25,000,000. and are to be secured by pledge with —— Company, as trustee, of the following collateral:

		Pledged Price	*Value*
$25,000,000.	New York Central Railroad Co. Refunding and Improvement Mortgage 6% Bonds, Series B	[1]95	$23,750,000.

[1] Based on the present market of Refunding and Improvement Mortgage 4½% Bonds, Series A.

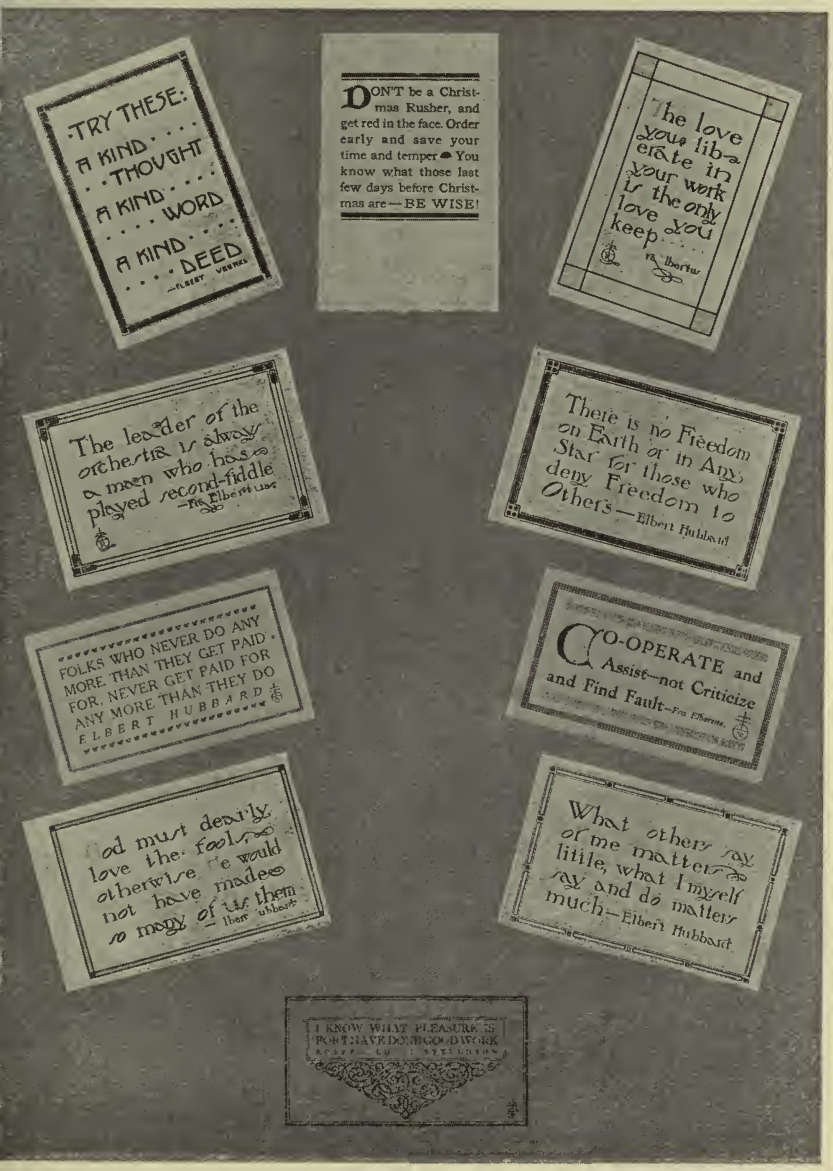
Three classes of collateral.	$3,750,000.	par value (being 75,000 shares) Reading Company First Preferred Stock	40	3,000,000.
	$5,500,000.	par value (being 110,000 shares) Reading Company Second Preferred Stock .	42½	4,675,000.
		Total		$31,425,000.

COLLATERAL *vs.* AMOUNT OF ISSUE

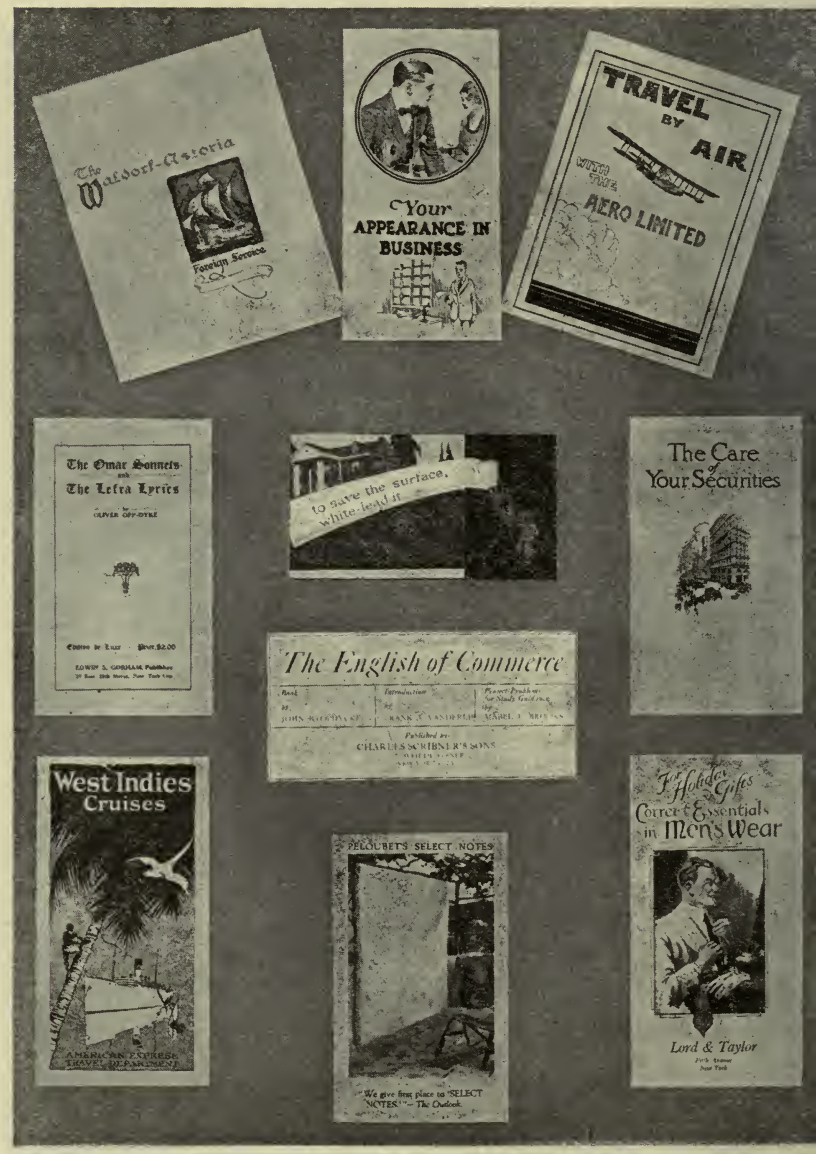
Present rating of collateral. At current quotations the market value of the securities to be pledged is approximately $31,425,000., or in excess of 125% of the face amount of this issue of bonds.

The petition is a collective and cumulative request. The resolution is a collective and cumulative assertion. Observe in the examples given on pages 512 and 513 that the content is stated seriatim and inductively. The various points in these forms are usually enumerated paragraph by paragraph, and each paragraph may be enforced by numbering or lettering and by the capitalization, perhaps, of the first word or words. Perhaps the most important element in the framing of a petition or a resolution is the aim at cumulative effect. The material should be presented climactically. Where more than one question is asked, or more than one assertion made, the rule of order of importance should be strictly followed. And in these forms, as in all other business composition, clarity and succinctness and impressiveness of statement should be the definite aim of the writer. A petition advertises a desire. A resolution advertises a conviction. Each must be constructed with some degree of consideration for the advertising motif.

The motto insert, in two colors with specially designed type and decorative border, was given wide vogue in this country by the late Elbert Hubbard. These are here reproduced by permission of Elbert Hubbard II, East Aurora, New York.



These are typical examples of direct-mail enclosures. They represen a wide variety of style and format. All of them in original dress wer printed in two colors.



A high-class announcement by a motor car company.

Mr. D. Putnam Brinley

cordially invites you to a private view of the

Mural Decorations

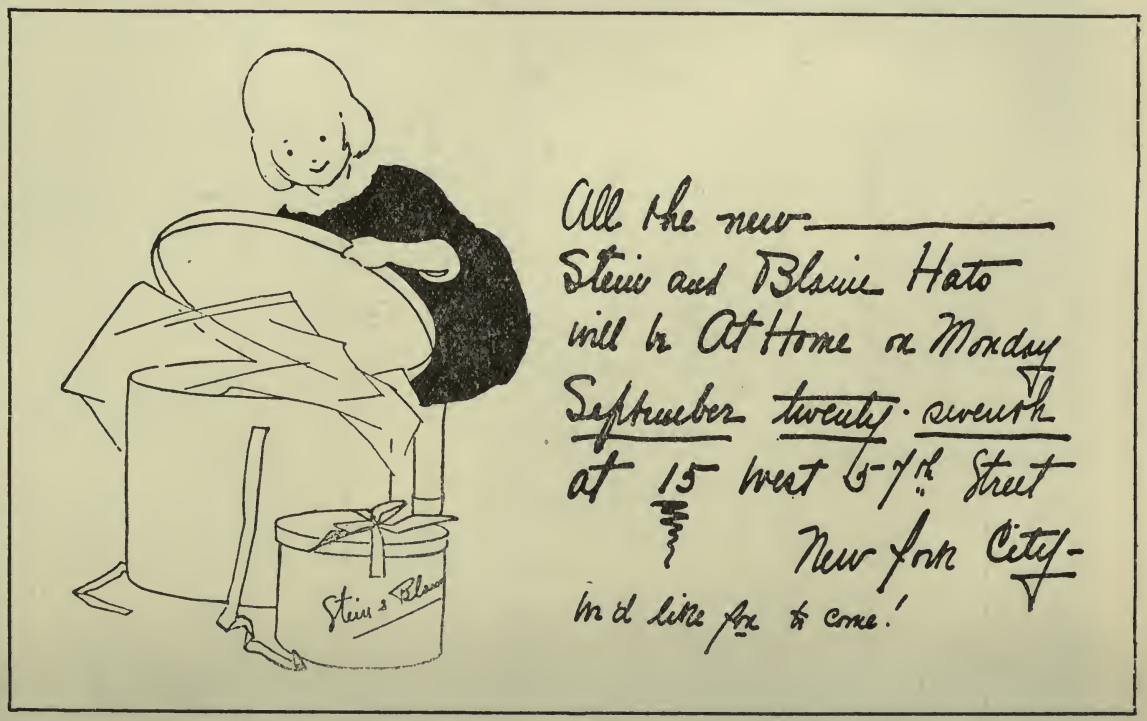
painted by him for the

Hudson Motor Car Company of New York, Inc.

Sixty-first Street and Broadway

on the afternoon of Monday, the ninth of August

A unique and attractive announcement.

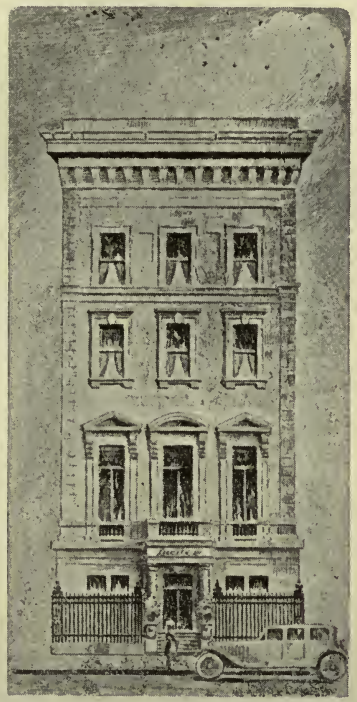


A dignified announcement that carries a postscript.

The Directors and Officers
of the
Guaranty Trust Company of New York
and the
Guaranty Safe Deposit Company
cordially invite your inspection of their
New Fifth Avenue Offices
in the
Fifth Avenue Guaranty Building
at the Southwest corner of
Fifth Avenue and Forty-fourth Street
New York City
on Saturday the fifteenth of May

CONSTRUCTION DELAYS HAVE NECESSITATED A POSTPONEMENT OF ONE WEEK
WE THEREFORE CORDIALLY INVITE YOUR INSPECTION OF THESE OFFICES
ON SATURDAY, THE TWENTY-SECOND OF MAY

A removal notice of unusual dignity of tone and make-up.



Lucile Ltd

invite you to visit their

New Home

19 East 54th Street, New York

where the

Formal Spring Opening

of New Creations

Personally designed by Lady Duff Gordon

in the Paris Studio will be Exhibited

PARIS	LONDON	CHICAGO
11 Rue de Penthievre	23 Hanover Square	1400 Lake Shore Drive

An attractively drawn annual announcement featuring a new service.

The New Monterey Hotel

North Asbury Park, New Jersey

announces the opening for

the season

on Saturday, June twenty-eighth

on which date will also open

for the first time

The New Monterey Grill Room

Sherman Dennis,
Manager

Showing the unique device of printing the name of the prospect in harmony with the regular set-up, making him think it is just for him.

ANNOUNCING to

Mr. John B. Opdycke

the opening of

THE MAN'S SHOP

in

Lord & Taylor

Fifth Avenue, New York

on

Thursday

September Sixteenth

An announcement with an unusually strong personal note.

Margaret Prescott Montague

Invites you to be her guest at the

Private Showing

of the Motion Picture Version of her book

Uncle Sam of Freedom Ridge

The Story of an Atonement and a Resurrection

Produced by Mr. Harry Levey

At the Selwyn Theatre, West Forty-Second Street

Sunday Evening, September Twenty-Sixth

Eight O'Clock

Space being limited, will you kindly inform Mr. Levey at 1664 Broadway before September Twenty-Second the number of admission cards desired?

Brief and dignified appeal to a high-class clientele.

We have the honor to inform you that our new importations of Suitings and Coatings for the coming season have just arrived.

Your inspection is respectfully invited.

Edwin N. Doll

3 East 44th Street

New York

An excellent example of restraint in sales announcement, yet one that says sufficient.

Lord & Taylor ANNOUNCE FOR THE WEEK OF SEPTEMBER 7 TO 14, INCLUSIVE, A COMPREHENSIVE SHOWING OF AUTUMN MODES IN THE THIRD FLOOR APPAREL SECTIONS.

SUITS, WRAPS, COATS, GOWNS, SKIRTS, BLOUSES, DISTINCTIVE AND CHARMING EXAMPLES OF THE NEW, YOUTHFUL LINES OF THE SEASON, BOTH FOR THE WOMAN AND THE DEBUTANTE — MODES THAT REFLECT THE TREND OF INCREASED QUALITY AND DECREASED PRICES.

An informing announcement, as well as an advertisement for both parties.

Announcement

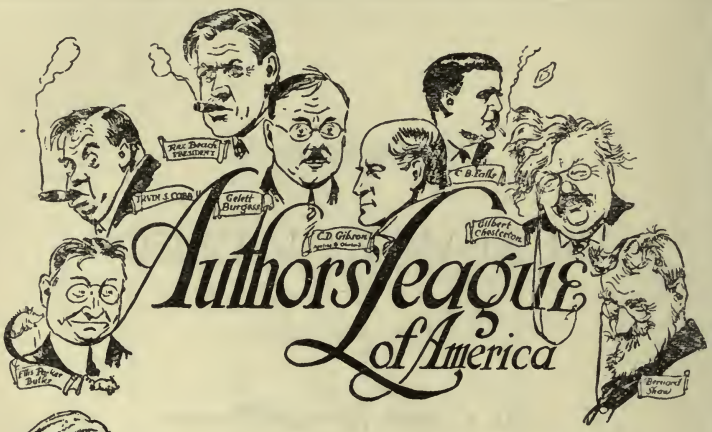
MR. STANLEY V. GIBSON

Mr. Gibson, former Western Advertising Manager of Cosmopolitan Magazine, joins the Advertising Department of the Butterick Publishing Company.

Mr. Gibson will have charge of the Butterick Quarterlies.

BUTTERICK — PUBLISHER

An artistic announcement with an old-time atmosphere.



A Strange, Marvelous and Entertaining *Repast*, sans discourse or oratory, will be served at the *Commodore Hotel*, on the evening of April ye 11th at 7 of the clock.

All ye craft of *authors* and *artists* in *the League* inscribed, no less than the guests thereof, two guests for each, are bidden to assemble, not forgetting to write in by April the fourth and remit the pittance of five dollars the cover.

P.S. Please to write each individual his name upon the cartel here enfolded and pin same conspicuous upon his habit. Those who would fain sit with their friends must arrange of their own volition groups of 8 or 10 and send us notice thereof, together with the names of themselves and their friends, not after April 1st. For the rest, may Fortune guide us!

EXTRA! Everyone present will have a part as a film star, and will be shown individually upon the screen this same festive *evening*—if you come betimes.

Cheques for dinner Reservations should be mailed to ye Authors' League, 22 East 17th St., New York

And an equally artistic follow-up for the "irresponsives."

Last Call!

HAVE you got your tickets for the unusual repast at the Hotel Commodore on Monday, April 11th? Send your check for dinner reservations, Five Dollars per cover, to the Authors' League, 22 East 17th Street, without further delay or you will greatly hamper the work of the Banquet Committee.

If you have any wishes regarding seating arrangements, please send your names at once or it will be too late to arrange satisfactorily. The Committee will do its best if it hears from you by April 5th.

If you have lost your labels write for more, but you must come labeled, and punctually at seven.

TONY SARG,
Chairman Banquet Committee.

A forceful expository notice.

Important Notice to Subscribers

Beginning with the April issue, Vol. 5, No. 1, the subscription price of "THE MAILBAG" will be $2.00 per year. Single copies 20 cents.

Our present subscribers are, we believe, entitled to special consideration under this necessary new price schedule and so we will accept one year's renewal of your subscription at the old rate. Just pin a dollar to this card and return, if you like, we'll know what you mean.

Your subscription expires with the October, 1921 issue and a renewal pays you up through October, 1922.

We're not going to say anything about the value of "THE MAILBAG." You know that for yourself, and we are willing to take your judgment. Your renewal will show us that you're satisfied—at least.

We'll have to receive the renewal by April 15th, though, so better send it right now.

Mailbag Publishing Co., 1200 West 9th Street, Cleveland, Ohio

An unusually arresting and readable announcement, with the good-fellowship ring.

SCANDAL!!

AL GIBNEY says that Chub Fuller told him that he heard Frank Presbrey say that Roy Barnhill told him that Mitch Thorsen heard that there was no doubt that Tom Childs thought Herbert Houston had told Frank Little that Joe Hopkins had declared to Bruce Barton that it was generally believed that O. H. Blackman said, in plain terms, that he heard Stanley Resor declare that his friend Gil Hodges had said that Steve Flynn informed him, at the Waldorf, that it was well known throughout the advertising business that Bill McDermid had caught Cy Curtis in saying that in his opinion the 13th Annual Outing of the Representatives Club of New York, at Gedney Farms, on Tuesday, June 22, would be the greatest event of its kind the Club had ever pulled. Charley Plummer, of the *Metropolitan Magazine*, has confessed that guest tickets may be obtained from him at $10. each and that checks for same should be mailed to him at 432 Fourth Avenue. These tickets admit to each and every event, including the BIG dinner, the barrel of samples and the MAGNIFICENTLY GORGEOUS AND EXTREMELY VALUABLE PRIZES. Special train F. O. B. Grand Central, and from that time forward everything t. f. for members and guests.

Prizes for everyone—favors worth price of admission.

A school announcement calculated to beget enthusiasm.

What Ho, My Lads and Lassies Fair,
Bid Glad Adieu to Toil and Care,
For Song and Dance are in the Air !

Which is to say that YOUR SCHOOL is going to give a

DANCE FESTIVAL FROLIC AND
MUSICAL MELANGE

At Hunts Point Palace on May 6, at eight o'clock.

YOU will want to be there, OF COURSE, to permit old school friends—teachers and pupils—to greet you, and to extend them well-wishing in return. So here are two tickets

FOR YOU

You will probably want more. Say the word and they shall be yours.

AND—soon as you get this, please tuck a trifle (stamps will do) into an envelope to pay for the tickets enclosed and for the

ADDITIONAL ONES

THANK YOU.....

Cheerio.

P.S. Isn't it a grand idea, this, of getting together once a term for a polite jollification ? So much nicer than meeting in staid, parliamentary fashion.

At least, we'll say so, won't we ?

An announcement that sells and explains and builds.

This letter is just as much to you personally as if I had laboriously spelled out each word, so don't shy at the printer's ink. I figured it out by quadratics that, if I should personally push my old fountain pen across the pages for each of the three hundred odd letters I have to write, I'd finish at 4:30 the afternoon of February 2 —four days after the meeting.

That's what this letter is about—the most important event in Colorado during January, next to Carlson's inauguration—the annual meeting of THE COLORADO MOUNTAIN CLUB in the auditorium of the Public Library, at 8 p.m., Friday, January 29, A.D. 1928.

Last year a few earnest souls responded to the annual call and played into the hands of the retiring members of the Board of Directors to such an extent that every man of them got himself re-elected. This time, five of the old Board expire, and if YOU don't get busy and take this meeting in hand some of this old crowd are going to GET BACK INTO OFFICE.

Do you know what kind of crowd rules the destinies of your glorious Club ? Do you know that they get together once a month, sometimes oftener, and devise schemes to spend *your hard-earned money* ? Do you know that they are as thick as thieves—and some of them are thicker ? that they always have a quorum and scarcely ever a " dissenting voice " ? Doesn't that look just a trifle suspicious in the Board of Directors of a corporation ?

And they've some interesting doings arranged for *the* date. One director, a tall, upright-seeming man, has some big brass tubes and things he bought with your money, and he'll exhibit them in the hope that he may be retained on the board. Another, an eye specialist, has been sitting up nights and ruining his eyesight drawing designs of some sort for a club seal, trusting his past may be forgotten and his re-election secured. In short, each of the five retiring directors will be seen at his very best at this meeting.

But seriously, the meeting will be distinctly worth your while. We shall have an exhibit of Clatworthy's unusual mountain pictures hung in the Art Room,

[*Contd. on p.* 500

Contd. from p. 499]

together with enlargements of all the prize-winning Club pictures. The committees have done a lot of pioneer work this year, and their condensed reports will interest you. You'll be glad, and perhaps a bit surprised, to learn how much they have accomplished recently.

It's your Club after all, and you'll get out of it just what you put in—no more, no less. We're not going to hand violets or macaroons to each guest, but we surely shall have a good, get-together time and we'll miss you if you aren't there.

Will you plan to come ?

A personal "warm-up" by way of regular announcement.

In accordance with the custom of this shop to carry no merchandise from one season to the next, we have arranged

A PRIVATE SALE

FROM DECEMBER 26 to DECEMBER 31 inclusive

to afford our patrons an opportunity to take advantage of the same remarkable price reductions offered to the public in our January Clearing Sales.

The enclosed slips tell the story of the items and prices, but it would be difficult to do justice to the merchandise other than by a visit. It represents our regular stocks including many imported models, and apparel made in our own workrooms.

We trust that you will find it convenient to attend this sale. It is offered as additional evidence of the measure in which we hope ever to be of service to you.

An unusually good acrostic announcement.

YOU are fond of the good things of life, aren't you ? It is right that you should be. You deserve them—no one deserves them more. Therefore,

WILL you please make use of the enclosed card of admission to our opening next Tuesday ? There will be hundreds of nice things to please you, many nice people to meet, and a little entertainment to amuse you.

LIKE the opening you helped to make such a success last season, this one is to be held on the first gallery, central to all the gems of display for which TAPPÉ has become famous. The hour is three p.m., and tea will be served at four. Come, please, and help

US again to set this town agog over the seductive charm and beauty that deft hands and artistic tastes are able to endow a bit of fabric with. Really, you never saw such wonderful gowns !

Novelty of letter form nicely adapted to novelty of service advertised.

Yes, sir : We are to have a new home, and we hope you will share it with us

Yes, sir : It is located at Broadway and Ninth Street, convenient to YOU, and it occupies the entire ground floor of the Heckman Building

Yes, sir : It is the most up-to-date bookshop in the world. There is a large reading room in which the tired business man may rest for an hour the while he peruses a book or a magazine. There is a buffet lunch service, so that he may glean wisdom from the scribes the while he refreshes his tired body. There are smoking and retiring rooms where he may freshen up for the matinee or the evening performance without taking the trouble of going home

Yes, sir : We are always open—morning, evening, noon, and night, and Sundays too, praise be!

Yes, sir : You will be more than welcome, always, in this new-idea bookshop, where you may buy books, read books, taste books, digest books, smell books, and at the same time rest and tidy up

Yes, sir : This is the first and only establishment of its kind. It is a unique place affording a unique service for the choice spirits of our unique and interesting city

Yes, sir : You will be welcome here whether or not you spend a penny. So come in, just to satisfy your curiosity about us. For if you do this, we are sure you will come again out of sheer love of the place and the service

An excellent price announcement that links logical reason-why with the human touch.

As to those lists we sent you, as of October First:

Times change, and as a consequence, prices and supplies also change.

And just because there have recently been so many changes in the market and such a hop-skip-and-jump fluctuation in rates, we are going to ask you to deal with us for a little while on the day-by-day basis. This, for your own convenience and advantage, as well as ours.

Our regular monthly price lists will accordingly be discontinued for the present. When you need materials, please wire us at our expense, and trust us to forward goods immediately at the lowest rates quoted on the day your order is received.

You will of course understand this change of policy in the spirit in which it has been adopted. Owing to the disturbed conditions we are unable to tell "where we're at" further than a day ahead. We make the temporary change only because it seems to us to be the best way to serve you fairly and honestly, as of yore. We feel sure it will meet with your approval and support.

We enclose a packet of blank forms for your use. You will note place for the insertion of quotation on the date you order.

Thank you.

A somewhat unusual seasonal greeting in direct letter form.

"Good-bye, 1929!"

"Hello, 1930!"

This is the Glad Season of the year.

Whatever of sordid devices and ulterior motives may have cropped up during the business rush and tumble of past months, are now laid aside and forgotten, and our saner philosophy reflects upon the high points of achievement and appreciation.

As good old 1929 slips away from us, he occasions in our hearts, gratitude for the good things he brought us—expansion, accomplishment, new friends and acquaintances, PROSPERITY.

And as 1930 slips into our midst, our hats are off with a cordial "Howdy!" He couldn't keep us from growing and developing for the benefit of our customers if he would, and he wouldn't if he could. Myriads of miles of telephone wire sing a welcome to him, and we know that he hears and feels and will understand.

Thank you, Employees All, for your excellent record in 1929. You worked untiringly to make our service strong, faithful, and efficient.

And thank you, Telephone Users, for your patience and kindness and support thru troublous and perilous times. We appreciate your many courtesies, and we promise to make ourselves even more worthy of your favors and your sympathies.

We wish you—one and all—A Merry Christmas and A Happy New Year. May Peace, Plenty, and Prosperity be yours thruout the new year and thruout the years to come.

"Good-bye, 1929!"

"Hello, 1930!"

The gowns are chique, and the letter style and tone are in keeping.

Our FORECAST COLLECTION of frocks and suits and wraps for all occasions will be ready for its introductory showing on the twentieth of this month, and we're sending out invitations to a selected list of our patrons—women whose judgment and knowledge of the mode makes their appreciation worth striving for.

Except for a few diaphanous evening gowns, we've followed the slim silhouette exclusively, believing that it contains real distinction and innate wearability.

But this charming silhouette, repeated over and over again, doesn't result in monotony. By no means. If we are any judge of our own work—and we think we are—then we've never shown a more unexpected variety, in color, in embroidery, in material, in that sheer cleverness of line that can make navy blue serge into something so new that you'll ask the mannequin to turn round three times ! And with every costume there is a hat, created specially to complete it.

May we suggest that you drop in early in the week ? Later on, we may not be able to give you individual attention, and that would, indeed, be a disappointment to us.

Good reason-why linked with special privilege.

The Twelfth Annual Sale of Men's Shoes will be announced to the public on Saturday, November 15, to continue for one week. You are invited to make your selections on Thursday and Friday, November 13 and 14.

Every pair of shoes in the sale has been made to our specifications and is fully up to the Lord & Taylor high standard of quality. Included are men's lace boots in black, tan, and cordovan leathers, correct custom styles in all sizes and all widths, arranged in three price groups:

$7.90 $9.75 $10.50

Always "the big event" of the season, the Annual Sale is of even greater importance this year as the prices are lower than we should have to pay for shoes of equal merit in today's market.

As this unusual condition is due to the fact that our contracts were placed many months ago in anticipation of this event, would it not be advisable for you to buy for future as well as present needs?

The quotation as text, excellently followed up.

Josh Billings used to say, "When a man duz a good turn just for the phun ov the thing he haz got a grate deal more virtew in him than he is aware ov."

Now that you have helped the Red Cross you have an opportunity of helping yourself save some money on new Summer Shoes.

This is the big annual Lord & Taylor's Sale of Men's Shoes—famous for years. It opens next Thursday morning, May 23. Briefly the offerings are:

1000 pairs of Men's Low and High Shoes—Gun Metal Oxfords, Tan Calfskin Oxfords, Tan Laced Boots, Black Boots, both Laced and Buttoned. Very Special . . . $5.65

400 pairs of Men's Dull or Black Kidskin Oxfords. Very Special $6.75

2000 pairs of Men's Low and High Shoes—Dark Tan Calfskin Oxfords, Black Oxfords, Gun Metal Laced Boots, Dark Tan Calfskin Laced Boots. Very Special . . $7.65

In connection with this, there will also be held a very unusual Sale of Boys' Shoes—800 pairs of Boys' Black or Dark Tan Play or Scout Shoes at $3.25 (sizes 1 to 6), and 500 pairs of Boys' Black Leather Laced Shoes at $3.75 (sizes 1 to 6).

An announcement of exceptional descriptive appeal.

We are writing to invite you to share with us the loveliness, the newness, and the almost endless variety of our imported Silks for Fall.

All of the pre-war gaiety and originality of Paris are reflected in the exotic color and sparkle of the hand-painted Tinsel Voiles.

Chiffon Velvets in every lustrous shade of the rainbow invite you to feel of them, they are so soft and alluring.

Ombre Chiffons, shading delicately from a brilliant rose or blue or gold into the faintest suggestion of the same color, offer unlimited possibilities for fascinating evening gowns.

We can't begin to describe these lovely materials. It would take the brush of an artist to do them justice. Suffice it to say that they are here for you, awaiting your visit and inspection.

It is only thru alert ordering that we have been able to import these silks. They were ordered last year when France was just recovering from the War and her factories were glad to take American orders. Paris, Fashion's own city, was still in mourning. Today such materials are difficult to obtain because France, together with a large part of the world, has awakened to the incomparable beauty of these gorgeous fabrics.

We shall consider it a pleasure to show them to you. May we hope for your visit very soon ?

Re-enforcing and personalizing the advertising copy.

You have doubtless read (in the public press) the details of our TWENTY PER CENT DISCOUNT SALE of Stein-Bloch Suits and Topcoats.

We wish our Regular Customers to understand that we have just received belated shipments, which were not included in the advertised offerings, but which will be placed on sale Thursday, Friday, and Saturday of this week.

This notice will enable you, by prompt action, to select the first and best patterns among the new arrivals.

The complete list of regular and reduced prices is as follows :

Suits and Topcoats		Suits and Topcoats	
$45	$36.	$70	$56.
$50	$40.	$75	$60.
$55	$44.	$80	$64.
$60	$48.	$85	$68.
$65	$52.	$100	$80.

No Charge For Alterations !

Also 20% discount on all silk shirts and neckwear.

Conveying the atmosphere of foreign fashions.

The Callot models, chosen by our personal representatives at the Paris openings, have just arrived. The private showing, which you are invited to view, begins Monday, September twentieth, in the Individual Shops.

In addition to gowns, suits, and wraps from this famous couturier, the showing includes the late arrivals from the openings of Jenny, Lanvin, and Poiret to supplement our original models including furs and blouses from :

Miller Soeurs	Rolande	Agnes
Renee	Patou	Beer
Bulloz	Brandt	Georgette
Bernard	Charlotte	Worth
Madeleine et Madeleine		Paquin

Copies and adaptations will be made in our own Fifth Avenue workrooms, from one hundred and fifty dollars.

Explicit and dignified announcement of new venture and worthy aim.

On September eleventh *The Evening Post* will begin the publication of *The Literary Review*, which will take the place of the present literary supplement. The new magazine will be edited by Henry Seidel Canby of Yale University, with whom William Rose Benet will be associated.

The Literary Review will contain literary essays, poetry, informal criticism, news of foreign books and home books, news of literary activity among authors and of scholarly activity in the universities, correspondence on a wide range of subjects, notices of all books, and extensive reviews of the most important.

The editors hope to make a new place for the critical essay, and especially for the critical essay based upon the world of thought, emotion, and experience that lies behind literature. They hope also to institute sound, competent reviewing by writers who criticise conscientiously and criticise well. Reviewing in the new *Literary Review* will not be a by-product.

The Literary Review will have no political or literary "policy" in its reviewing and its general criticism. Its purpose will be to set every significant book against its literary, historical, or scientific background, place it, and point out its strength and its weaknesses. Its reviewers will praise whenever possible, and damn when necessary; but neither puff nor sneer. Good writing is likely to be good criticism if the right man reviews the right book. Good writing we shall solicit, and hope for the French virtues of clarity and conciseness, the English virtues of distinction and breadth, the American virtues of humor, good sense, and ready sympathy.

The editors of *The Literary Review* will be glad to receive comment and suggestion, and contributions that may fit into the scope of this new enterprise.

A petition to the members of the Haverford Industrial Council.

We, the undersigned, do hereby respectfully call your attention to the following petition :

1. Inasmuch as the Daylight Saving Law lengthens the evenings and shortens the mornings of the working day ; and

2. Inasmuch as the working man is too tired at the end of his day's work to take advantage of the lengthened evening for purposes of recreation or for the accomplishment of tasks and chores at his home ; and

3. Inasmuch as an extra hour at home in the morning is much more valuable and profitable to the average working man for purposes of gardening at the time when gardening counts for most, and for purposes of giving attention to stock when such attention counts for most ; and

4. Inasmuch as the Daylight Saving plan in general is calculated to afford relief and pleasure principally to city workers, and to those who have means and facilities for taking unusual pleasures, and imposes real hardship upon country and rural factory workers, *now therefore*

WE, THE EMPLOYEES OF THE HAVERFORD INDUSTRIAL COUNCIL, DO ASK AND PETITION THAT THE HOURS OF EMPLOYMENT AT OUR RESPECTIVE FACTORIES DURING THE DAYLIGHT SAVING PERIOD BE MADE FROM NINE TO SEVEN DAILY RATHER THAN FROM EIGHT TO SIX, AND WE DO HEREINAFTER SIGN OURSELVES UNANIMOUSLY IN FAVOR OF THIS ARRANGEMENT.

SIGNATURES

March 29, 1930

Railway men protest postal rates by drawing up resolutions.

The Brotherhood of Railway Signal Men of America, at their convention in Kansas City during the middle of July, adopted the following significant resolution :

"WHEREAS, the United States Government has put into effect permanent and successful postal rates for the carrying of first class postage and parcel post packages, and

"WHEREAS, there has been what was commonly known as a Second Class Postage, which applies largely to the method of carrying educational, scientific, and literary publications, and

"NOW THEREFORE Be it resolved by the Brotherhood of Railroad Signal Men of America, in Convention at Kansas City, Missouri, assembled, that it is the sense of this Convention, that the Second Class Postage rate is unfair to all classes of publications, because it limits the circulation of said publications to their respective zones, or compels them to charge additional subscription rates to meet the added postage, and we believe that the restriction of the circulation of said publications is against the best interests of the American people for the reason said publications are all of an educational, scientific, and literary nature.

"BE IT FURTHER RESOLVED That a committee of three (3) be appointed by the Grand Chief to confer with the American Federation of Labor relative to this matter.

"BE IT FURTHER RESOLVED That each member of this Association pledge himself to call upon or write to his respective Congressman and United States Senator, to the end that said Congressman and United States Senator may be informed as to the seeming discrepancy in the postal rates charged for educational, scientific, and literary publications, and that such orders as have been made in the nature of war orders, or that such laws as work a hardship and an injustice against said publications be revoked and repealed, and that new orders and new laws be put into effect and enacted to the end that such publications may be carried thru the universal postage heretofore prevailing."

This organization represents over 15,000 members, very closely knit together and actively supporting all of the official actions of their conventions and committees.

STUDENTS AT KANSAS MILITARY SCHOOL ASK TO BE KILLED

People don't read petitions, they merely sign them, and a bright young upper-classman in St. John's Military School, at Salina, Kansas, can prove it. He circulated a piece of paper requesting the decapitation of those who signed, representing that it was a petition for a holiday, and found plenty of his fellow students ready to put their signatures to a document providing not only that they should be "noisily decapitated," but that their parents need not be notified "as it will not be worth while," and that their personal belongings, "such as old shoes, trousers, marbles, . . . and chewing-gum," should be bestowed on the school "thereby to preserve the memory of otherwise worthless lives." From either the psychological or the jocular standpoint, the bright young man's experiment was a great success. Also, according to the account of the hoax published in the school paper, *The Skirmisher*, he chose a way of making public the contents of his "petition" that enabled him to get a little additional "snap" into it. As *The Skirmisher* tells the story:

Acting on the theory that people will sign practically any sort of petition without reading it carefully, if the introduction of the petition sounds all right, A. G. Oliver, senior captain of the cadet corps at St. John's Military School, recently circulated a petition calling for the decapitation of those signing. He obtained fifty signatures.

He would have got more signatures if there had been time. In the petition the words "*Holiday*" and "*Tuesday, February 4,*" were typewritten in capitals and stood out from the rest of the petition. These were the words that did the work.

A dance was given at the school that night. During an intermission the names of the signers were called out and the cadets were told to form a line in the center of the dancing floor. After they had done this, the petition was read to the amusement of the guests and the consternation of the cadets. The signers, then, for the first time, discovered what they had signed.

Cadet G. K. Harris stood in line without having signed the petition. When the names were being called out, thinking he was going to miss a holiday, he stood anxiously near by. Sergeant Stanley Skilling noticed his agitation, and whispered, "Slip in line, they'll not notice that your name wasn't called." Harris obeyed cheerfully and stood in line at attention with the rest. The petition follows:

"St. John's Military School, Salina, Kansas,
February 3, 1919.

"*To the Faculty of St. John's Military School:*

"We, the undersigned, do hereby respectfully submit the following petition:

"That in view of the fact that the cadet corps has been unusually conscientious in the performance of its duties and obligations and that the school spirit heretofore displayed has been a great credit to the institution, and since the officers have been very punctilious in the performance of their duties to the great assistance and relief of the faculty,

"Be it hereby respectfully petitioned that if

A Holiday

be considered on *Tuesday, February 4,* the faculty postpone the same indefinitely as an unworthy reward for the above-mentioned excellencies and virtues.

"As a more fitting recognition of our achievements, we beg that something be granted which will not soon be forgotten. On the date aforementioned, we request that we, the undersigned, be conducted to the rear of the gymnasium and be there noisily decapitated.

"The formality of notifying our parents can be done away with, as it will not be worth while. All our belongings, such as textbooks, old shoes, trousers, jerseys, kite-strings, photographs, marbles, shinny clubs, pennants, paper airplanes, and chewing-gum we dedicate to the school, hoping thereby to preserve the memory of otherwise useless lives.

"*All of which we humbly petition.*"

The signatures, fifty of them, follow, and are printed in full by *The Skirmisher* for the edification of the signers' fellow "studes."

FROM *The Literary Digest for March 29, 1919.*

A Business Letter Writer's Creed.

I believe in the gospel of Better Business Letters.

I believe in Dignified Business Letter Form, in Courteous Business Letter Tone, in Enlightened Business Letter Attitude.

I believe in the Elimination of Business Letter Bromides, in the Economy of Business Letter Phraseology, in the Elucidation of Business Letter Purpose, and in the Energizing of Business Letter Content.

I believe in Long Ideas and Short Diction, in Long Sense and Short Sentences, in Long Power and Short Powergraphs, in Long Tact and Short Tactics, in Long Courtesy and in No Kicks at All, in Business Letters.

I believe that every Business Letter should be a Human Document written by a Humanized Man or Woman to Human Beings, with Human Feeling, for Human Reasons.

I believe that there is no Greater Opportunity in Poem, Drama, or Romance for the Play of Imagination and the Exercise of Genius than exists between the *Gentlemen* and the *Very truly yours* of the Business Letter.

I believe that every Business Letter may be made a Potential Power,

not only in the Establishment and Maintenance of Agreeable Human Relationships, but *as well* in the Building of Enterprise, in the Development of Empire, and in the Amity among Peoples.

I believe that every Business Letter indisputably reveals the Standard of Culture, Character, and Capacity of the Man and the House behind it, and that it measures to the balance of a feather the Ambitions and the Abilities of Both.

I believe that every Business Letter I write is either a Fiction or a Philosophy, a Blunder or a Builder, a Bang or a Boost—and that there is no middle ground.

AND

I believe that I have it in me to Illuminate every Business Letter I write with a Spirit of Broad Sympathy and General Good Fellowship toward the Individual to whom it is written.

PRACTICE

1. Compose appropriate inserts to be sent with each of the following: an automobile sales letter; a department shop monthly statement; a monthly statement from a bank; a letter of acknowledgment from a bookshop; a haberdasher's collection letter.

2. Write an announcement for the opening of a branch shop selling electric fixtures or women's blouses or sport goods or stationery.

3. Write an announcement for the opening of a new department in a bank, such as, trust or savings or foreign.

4. Write an announcement for the annual fall showing of women's wraps in a department shop.

5. Write an announcement for the opening of an enlarged and individualized men's shop in a department shop.

6. Write an announcement for a special holiday number of some magazine or house organ.

7. Write an announcement for the postponement of a club meeting caused by the death of a prominent member.

8. Draw up resolutions on the death of a member of the firm by which you are employed.

9. Compose a good-humored invitation for an employees' party or ball or field day or excursion.

10. Compose a code of rules and regulations for an employees'

club organized to foster a congenial and cooperative spirit among employees, and between employees and employers.

11. Compose a creed for better letters, to be circulated among those employees of a large firm who are responsible for the letter output of the firm.

12. Compose a letter of instruction and information about the policies and practices of your firm, to be distributed to new employees.

13. Make a report on the work of some club or association of which you are a member. The report should cover a period of not less than six months. Preface it with an outline.

14. You are a salesman for a large woolen or silk or leather or paper house, and have just returned from a long trip over the country. You hand in a report explaining territory covered, sales made to old customers, new fields developed, fluctuating status of the trade in various parts, your impressions of business in general, and of your business in particular, activities of rival firms, promise for next year as you see it, and measures your company should take to meet it. Write the report covering these and perhaps other points. Preface it with an outline, and run a marginal outline thruout.

BUSINESS LETTER SERVICE
Boston New York Philadelphia Chicago

October Third
Nineteen Thirty

Mr. Harold Wood
25 Wycliffe Avenue
Cleveland, Ohio

Dear Mr. Wood

A short letter should be so placed as to agree in general outline with the paper on which it stands

The parts may be double-spaced, and the body single-spaced, as in this letter. But the eye is the ultimate guide

Whatever you do, do NOT write the short letter in a long line or two and thus leave a prairie-land of space at top and bottom of the sheet

Yours cordially

John B. Opdycke

JBO/CC

CHAPTER X

ARTICLES FOR STUDY AND DICTATION

Religion, love, and science, philosophy and art,
Have long employed the letter their motifs to impart;
And business, taking lesson from this goodly companie,
Has gone them all one better, like an infant prodigy.

EVERY month brings to light in the current magazines, articles that pertain to business letter writing in some of its many phases. There could be no stronger evidence of the perennial interest of and in the subject than the vast amount of periodical literature that is constantly appearing about it, and this not only in the special publications but in the general magazines as well. The few articles that are reproduced in this chapter are significant of the influence of the better letter movement. All but one or two of them have appeared in a monthly or a weekly publication, as explained at the place of reproduction. Every article in this chapter should be read *and studied* by all who are interested in the subject of better business letters. Teachers of stenography will do well to use the articles for exercises in dictation, and thus afford pupils appropriate content as well as profitable practice.

In the article on page 521, Mr. Samuel Stebbins, of the publicity department of the Guaranty Trust Company of New York, presents an excellent exposition of the way mail is handled in one large financial institution. Mr. Stebbins is a wide-range writer in the field of business literature: he turns out letters, booklets, articles, and advertising copy. Naturally a man thus variously engaged has a letter creed. Here is Mr. Stebbins' creed: "Be natural. To my mind, a natural human note is the thing most to be striven for in writing a business letter—and the thing often hardest to achieve."

BUSINESS LETTER SERVICE
Boston New York Philadelphia Chicago

APRIL
TENTH
1 9 3 0

Mrs. Abner Jones
20 Forsythe Terrace
Brooklyn, New York

Dear Madam:

A striking arrangement of letter material is often made in this way, in order to add to the effectiveness of the general letter picture.

This device is not recommended for general use. But for the sake of

STRONG and UNUSUAL
ADVERTISING APPEALS

it may be used on occasion with gratifying results.

One serious objection to it may be that it is very wasteful of space. But do not forget that space is to letter writing and advertising copy what pause is to oratory.

Cordially yours,

John B. Opdycke

John B. Opdycke, Secretary
BUSINESS LETTER SERVICE

JBOxCT

THE GUARANTY'S MAILING DEPARTMENT[1]

By Samuel Stebbins

Of the Guaranty Trust Company of New York
Publicity Department

TUCKED away in one corner of the ninth floor, functioning smoothly and quietly, attracting no limelight but taken as a matter of course, is one of the busiest departments of the Company and one of the most essential—the Mailing Department. There is nothing of romance in its name ; but after one has peeped behind the scenes and seen something of the workings of this combination Post Office substation, accounting bureau, detective agency, and information office, one looks at the prosaic sign on its door with both respect and admiration. An organization of nearly forty people that handled 4,580,573 pieces of mail matter in the year 1919 and found time in between to keep a lot of statistics, hunt down the whereabouts of people who didn't bother to give their addresses in their letters, and dispense all sorts of information, such as train schedules to Kankakee, steamers to Port Said, and how much it costs to send a letter to Timbuctoo—such an organization becomes, on second look, something more than merely a well-oiled piece of machinery.

BEGIN DAY AT MIDNIGHT

This active little Department loses no time in beginning its working day—it begins right with the clock, at twelve midnight. At that time the "first shift," a quartet of early risers, one of them a special officer, reports at the City Hall Post Office to receive the first batch of mail. This runs anywhere from two to five or six big mail sacks, and is brought down to 140 Broadway in a little hand truck. And this mail, itself as much or more than the entire mail of thousands of concerns throughout the country, is but the beginning ; hourly trips are made thereafter during the day for additional batches.

Arrived at the Mailing Department, the envelopes are speeded, two at a time, through a pair of electric-driven machines which slit thin slices from their edges. Each envelope is opened, not once, in the usual manner, but on three edges. This enables it to be spread out flat, and practically eliminates the possibility of overlooking any inclosures. Then the process of reading the letters and sorting them out for the various departments begins. For this work the Mailing Department uses an elaborate chart showing the functions of each of the many departments throughout the Company. Attention is given first to items for the Transit Department. To help in this work, a shift from that department comes in at one a.m. In this way the Transit Department is enabled to have the great volume of its mail items ready for the opening of the Clearing House at ten o'clock—an important factor in its work.

DOUBLE FORCE AT WORK

At six-thirty in the morning the second shift of the Mailing Department appears on the scene. As the first shift does not leave until eight o'clock, there is for a time a double force at work on the mail, thus permitting the great bulk of it to be distributed to the various departments when the Company's business day formally begins at nine o'clock. After that hour, deliveries to and collections from the departments are made hourly, with, as has been said, hourly trips to the Post Office, each trip under the guard of a special officer. The second shift finishes its labors at one o'clock in the afternoon, at which time the third shift comes on and stays on until the huge volume of outgoing mail is taken care of, which means from eight-thirty to ten in the evening. When it is realized that 2,633,269 pieces of outgoing mail matter passed through the Mailing Department in 1919, and that the great proportion of this work falls on the third shift, it will be seen that there is plenty of work for them to do.

And getting out the outgoing mail does not consist merely of carrying it to the Post Office. Each letter is carefully

[1] Reprinted by permission from "The Guaranty News" (January, 1920), house organ of the Guaranty Trust Company of New York.

checked as it passes through the Department to see that the envelope accompanying it bears the same address as the letter and that any inclosures mentioned are actually present. The envelopes are then given to the care of a nervous little machine which seizes them individually, seals them, and throws them out faster than one can count. But more important than these more or less mechanical operations is the work of watching the Post Office schedules in order that important mail for out-of-town points may catch certain trains. It often means a loss of twelve hours if mail for, say, Birmingham, Alabama, does not reach the Post Office in time to be placed on a certain train. So the Department maintains a ceaseless watch on such matters and bends every effort to get the mail on the fastest trains.

In a similar manner, the Foreign Mailing Division of the Department, which handles the Foreign Department's mail, watches steamer schedules. In this Division mail for all corners of the globe is sorted in racks, to be placed in envelopes and dispatched on the appropriate "steamer day." This work often requires a combined knowledge of train and steamer schedules, in order to catch steamers sailing from other ports in the United States, as New Orleans, Galveston, Miami, etc., whence mail is dispatched to South American countries. And in these days a not unimportant part of the work of this Division is to observe the addresses on all foreign mail and particularly that going to the new countries of Europe. Many mistakes are detected in the course of the day's work, and mail that otherwise would be sent to the other hemisphere only eventually to return, undelivered, is given a correct destination. During all the years of the war no letter sent to Europe by the Guaranty Trust Company was lost. Incoming and outgoing, this Division handled 1,931,836 pieces of mail in 1919.

Incoming registered mail is likewise handled in a separate division, which accomplishes its work in one shift, beginning at 8:00 A.M. At that time the registered mail is received at the Post Office and, accompanied by a special officer, brought to the Mailing Department. It is there opened and the contents immediately verified. Securities of all sorts, coupons, and important papers of various kinds in connection with the settling of estates, financial operations, etc., are received in this manner. In case a member of the Division finds a discrepancy between the actual inclosures and the items mentioned in the letter, he immediately calls the attention of another member to it, and the two place their initials on the letter with a notation of matter. The Division, after sorting the mail, makes a record of the contents of all registered mail received, and delivers the mail to the departments against receipt. And they went through all these operations 109,994 times in 1919!

When time hangs heavy on its hands, the Department compiles statistics. It keeps on hand envelopes addressed to the chief correspondent banks of the company, to the number of some two hundred, not to mention the addressed envelopes used by the Foreign Mailing Division, besides a general stock of postage stamps and stamped envelopes to the tune of about $10,000. All the postage used throughout the Company and in its Fifth Avenue and Madison Avenue offices here in New York is charged to the Mailing Department, and requisitions for stamps and envelopes from other departments are filled by it. All this requires no small amount of record-keeping; and then, just to show how good it really is, the Department keeps track of the amount of postage used day by day by each department of the Company. In that way, when a worried Department Head is making up his budget, he can find out to the dot how much his department used up in postage during a given time.

For the entertainment of the statistically minded, it may be mentioned that during 1919 the Mailing Department used $188,804. worth of stamps and stamped envelopes; and that the average daily expenditure is $65. to $100. for the General Mailing Division, with $125. or more for the Foreign Mailing Division. Of course "statement day" at the end of the month sends this amount sky-rocketing, $400. or more being the figure for such a day. Incidentally, a special shift of twenty men is put on at such times to handle the volume of statements going out to customers of the Company.

Reference was made to this Department as a detective agency. That comes about through its system of keeping all the envelopes of incoming letters for about a week. Frequent calls are received for the envelope in which a certain letter came, to determine time of mailing, for instance; and in a number of cases the Department has, by work that would do

credit to many a professional sleuth, hunted down the address of some correspondent who hadn't considered such a matter of sufficient importance to incorporate in his letter, but who nevertheless expected an answer. And just to make assurance doubly sure, the envelopes for the day are all looked through again for possible inclosures before being put away.

AN INFORMATION BUREAU

In-between-times the Department answers countless telephone calls for information on train schedules to all parts of the country and steamship sailings to the four corners of the earth—it has to know these things in its own work, and folks just naturally seem to turn to it when they want to know how Cousin Emma can come on from Moose Lake, Minn., without having to cross from one station to another at Chicago, or how often there is a boat to Foochow. And, of course, they expect information on any phase of the postal rules and regulations, on rates of postage on parcel-post matter to Ypsilanti or Singapore, and the many and varied technical rules covering the wrapping and packing of different classes of mail matter.

George J. H. Follmer, who has been Head of the Mailing Department since October 2, 1917, came to the company in March of that year. He was formerly an Assistant Superintendent of Mails of the New York Post Office. In that capacity, he had charge of the Order Department, of Instructions and Information, and of all the distribution schemes of the various States, the mail for which is distributed and routed by the New York Post Office. He also had direct control of the pneumatic tube, mail wagon, and other transportation schedules, and planned all mail transportation schedules now in use in this city. Mr. Follmer is a member of the Committee on Postal Affairs of the Merchants' Association of New York, and also a member of the Sub-Committee on Personnel of Committee on Postal Facilities of the Chamber of Commerce of the United States of America.

The following article appeared anonymously in "The American Magazine" for March, 1919. It is a sort of business letter confessional, and it shows in a very engaging manner just what a sincere human document every business letter can and ought to be. The subtitle of the article may well be: How the Head of a Great Business Uses his Knowledge of Human Nature to Bring Money thru the Mails:

WHAT I HAVE LEARNED ABOUT WRITING LETTERS[1]

LAST year our business amounted to about three quarters of a million dollars a week, which meant that every day in the year we received between seven and eight thousand letters, most of them containing money. It is needless to say that only an infinitesimal percentage of those letters ever reached my desk; but I know how every one of them was answered; and I believe that practically every one of the writers of those letters felt that his communication had received special and personal attention.

To our capacity for inspiring that feeling through our correspondence, rather than to any other single factor, I ascribe the remarkable growth of our business.

We have learned a good many interesting things about mail in these twenty-two years. For example, we know that on any given day approximately the same number of persons will write to complain that their goods were received in bad condition. We know about how many will write us every day that our "catalogue is the finest they have ever seen and that they could not keep house without it."

[1] Reprinted by permission from "The American Magazine" for March, 1919.

Select any one day of the year, and we can tell you by looking at our records just about how many persons will stamp an envelope and address it to us, and just what the average amount of money enclosed in those envelopes will be. It is no longer necessary for us even to count the letters in order to estimate the money value of a day's mail; we do it much more expeditiously and just as accurately by merely throwing the mail onto the scales. So many pounds mean so many dollars! The amount later reported by the accounting department will tally with the estimate made by the scales to a degree that strikes the outsider as almost uncanny.

The danger I have constantly to guard against is that familiarity with mail in the mass should breed in our people a certain contempt. In other words, that they should come to look at mail as merely mail, and fail to see and feel behind every individual letter a human hand and heart. It is a danger that applies to every man in business whether his day's mail consists of a thousand letters or of ten.

ONE afternoon last week I had, in the office of a doctor friend of mine, an excellent illustration of that fact. He was just then getting around to his morning's letters. They dealt with purely professional matters; and being in the same room with him I could not fail to overhear his dictation. It was very interesting. In each instance he began by reading off the full name and address of his correspondent, although both were written or printed on the letter which went into his stenographer's hands a moment later. His answers ran something like this:

DEAR SIR: In answer to your letter of July 11th, in which you inquire about the condition of your brother, Samuel Robinson, who is under treatment at the Roosevelt Hospital, I beg to state that there has been no special change in his condition.

I will state further that should any change of serious character occur in the next few days I shall be glad to advise you by wire, as per your request.

Assuring you that you will be advised immediately of any important developments, I am, etc.

Each letter made a simple inquiry, which the doctor in conversation or over the telephone would have answered in a half-dozen words. Yet because his answer was to be written instead of spoken he invariably used the same wordy, stilted form. Apparently it had never occurred to him that good letter writing is simply good conversation, and that the more fully a letter embodies the individuality of the writer the better it becomes. To him, the dictation of his mail was a thing entirely apart from the other functions of his personality and must follow forms worked out long ago.

I tried to picture Mr. John H. Robinson, of Maple Street, Chicago, as he would receive the doctor's letter. There are forty-three words in the first paragraph, and thirty-four of these Mr. Robinson would have to read before gaining any information whatever.

"In answer to your letter of July 11th."

It was the only letter Mr. Robinson had ever written the doctor. The doctor's printed letterhead would cry out to him that this *must* be an answer to that epistle.

"In which you inquire about the condition of your brother," etc. All poppycock and camouflage! There was only one subject on which Mr. Robinson would write to the doctor, and he does not have to be reminded, four days later, what that subject is.

IF THE doctor could have forgotten for a moment that he was dictating a letter and have imagined himself answering Mr. Robinson's question in person, he would have said something like this:

DEAR MR. ROBINSON: Your brother is receiving the best possible care at Roosevelt Hospital. You may count on me to wire you the minute there is any change in his condition. Meanwhile, don't worry. Until you hear from me to the contrary you may rest assured he is all right.

In those few lines there is something of the doctor's own radiant and confidence-inspiring personality. The other was an ill-fitting cloak, hiding the qualities that have made him so successful.

As he plowed on conscientiously through the other letters, never varying the formula of his reply, I wondered how many thousand times that scene is repeated in business offices every day; how many hours are wasted by patient stenographers in making pothooks to represent "In answer to your letter of," and "Yours received and contents noted."

Have the stenographer and typewriter enslaved us to a lot of phrases? And if so, isn't it time that we threw off the shackles of that slavery?

Most of the doctor's correspondents are persons whom he has known at least slightly. Yet he wrote to them as though they were not human beings at all, but

impersonal objects. Of *our* millions of correspondents, on the contrary, few are ever seen by us. Yet we talk to them as though they were present in person—almost as if they were intimate friends.

I have never forgotten the thrill that came to me when from my little one-room office I watched the mail bag go out, carrying the copies of my first thin catalogue, and the letter I had written to accompany it. I pictured that letter making its way into humble homes all over the country ; I could see it carried from town by the father of the family. I watched the members of the family poring over it after supper by the light of a kerosene lamp. That picture had been with me when I wrote the letter, and I tried to write as informally and sincerely as though I were present in each separate home, talking and answering the questions of its occupants.

The fascination of that scene has not grown any less strong with me in the passing years. What in the world can be more wonderful than this—to take a blank sheet of paper and fill it with written characters : and then to come down to the office a few days later and discover that these written characters, entering into the minds of folks who are nothing more than names to you, have created in those minds certain images and desires so strong as to induce them to flood your office with checks and money orders !

I never pass our mail room without a certain sense of awe. I feel rather like lifting my hat when I remember how much *faith* is represented in those bags of letters. Talk about the pen being mightier than the sword ! Much of the money in those bags is from people who would die under the torture of an invading army rather than surrender their savings. Yet this money they give up without hesitation, to a man whom they have never seen, and perhaps never will see, under pleasant persuasion of a few written characters on a sheet of paper.

I had little experience in the technic of letter writing when I began business. Whatever skill I may have today has come as the result of learning all that I could from men who know more about the subject than I do. A fundamental principle which I had been practicing unconsciously for a good many years was put into words for me only a little while ago by a man who has applied it successfully in his own business.

"The first great principle in writing a letter," he said, " is to *get into step* with your reader. Have you ever watched a man running for a street car ? He does not jump at it head on. At least, not if he is wise. What he does is to run along beside the car, increasing his speed gradually until he is moving just as fast as the car. *Then* he steps easily and comfortably aboard.

" Now, any man's mind when he opens his morning mail," continued my friend, " is in motion and busy with problems of its own. Like the street car, it is moving along its own track and your problem is to get your letter aboard his moving mind, to get him to thinking about the subject that is of interest to you. It is right at this point that the average letter falls down. It leaps at the man's mind and lands with a thump. What it should do is to ' get in step.' It should approach him with an assertion or an observation with which it will be perfectly easy for him to agree. It should put him at once into the attitude of assent—get him to saying, ' Yes, that's so,' and, 'Yes, I've often thought of that myself.' Thus a good letter will lead its reader on from paragraph to paragraph, keeping him always saying ' Yes,' and ' Yes,' until it brings him to the final ' Yes ' that puts his name on the dotted line."

Many of us have employed that principle. Yet if you would discover how many fail to practice it, analyze the next half-dozen selling letters that come to your desk. You will find among them the letter that lands on your mental platform with some such jarring thud as this :

> You simply cannot afford to miss our great February sale.

To which, of course, the interrupted and irritated mind raises the obvious answer : " Oh, I can't, can't I ? Well, who told *you* that I couldn't ? "

Or the letter that leaps at you with :

> No other concern in the business has ever made such an attractive proposition as this.

And the stubborn mind, bristling, retorts : " Is that *so* ? Well, you've got to show me."

In other words, both letters—and they are typical of thousands—rouse the very critical faculty they ought to soothe. They place the reader at once on the seat of the scornful, when they ought to settle him in the comfortable morris chair of

agreement and carry him forward gently to the order blank.

WE HAVE in our office the very commonplace rule that no letter shall begin with the words "we" or "I." The rule is not original with us, of course: nearly every good letter writer has established it for the guidance of himself and his employees, and the reason behind it is perfectly plain. Every reader of a letter is chiefly interested in his own affairs. Anything that "we" may say to him about *us* or our concern is of far less importance to him than a proposition that begins with the word *you* and is phrased entirely in terms of his own interest and profit. I try both in my business and in my personal correspondence to get away from the tendency to begin with "I;" and I recommend the effort to the readers of this article. Try starting your letters in some such informal fashion as this:

You may be sure that a suggestion you make in your last letter is appreciated.

Or—

You will be interested to know that the very suggestion which you make about so-and-so is one that we were already working on.

How much fresher and more friendly such a letter sounds than one that starts, "I have received your suggestion," etc.

Another very disarming word that has brought many a dollar rolling in to us consists of only two letters, and ought to be much more frequently employed. I refer to that insidious little rascal "If." A supposition, introduced by *if*, is not a statement of facts. It does not cry out an alarm to the critical faculty. There is no more effective method of "getting into step" with the reader, of luring his mind away from the subject on which it may *be* centered, to the subject on which you *wish* it to be centered, than to begin with an *if* or *suppose*.

Several years ago, in the early spring, my wife received from a fashion magazine a letter which opened with this phrase:

If you were in Paris today—

Just stop a moment and consider the magic in those words. Can't you fancy them reaching a woman tired of the long winters, harassed by the routine of the house? Reaching her with the first warm days of spring and of robin redbreasts?

"If you were in Paris today," the letter said, "you would be visiting in and out of the great millinery and dress establishments, examining the hats and gowns which the master designers have prepared."

OF EVERY hundred women to receive that letter, I venture to guess that ninety at least would be "in step" at that point. Spring and Paris! And the wonders of the spring hats and gowns!

Then the letter went on to say: "But you are not in Paris. And, even if you were, you could not possibly examine, in any one visit, all the thousands of hats and gowns which our editors are at this very moment photographing and sketching for you." "All that wonderland of pictures," said the letter, "is in the spring fashion number, which will be mailed to you."

I do not remember any letter which illustrates better the principle of "getting in step." And the corner stone of its success is in the innocent-looking little "If." Remember that little word. Cherish it. There is money in it for the man who knows how to employ it well.

Of course there is no special value in "getting in step" with your reader unless what you have to say is interesting, and, equally important, *looks* interesting. People will read a page that looks easy to read. They hate long books, long articles, and long paragraphs. Samuel Johnson confessed that he had a deadly horror of reading books through. Grover Cleveland, when some one asked him to name his favorite newspaper, responded: the "New York Evening Post." And when pressed for a reason, he explained, in his slow fashion: "Because at the end of the editorial page, they—have—jokes!"

His mind, tired at the end of the day, rebelled at long news articles and solid editorials, and reached out eagerly for the few *short* paragraphs which could be read at a single glance.

Look through the copy of this magazine. What was the thing that you read first? My guess is that you turned it through from cover to cover, glancing at the titles of the articles and deciding which ones would interest you. Then, before reading any of them, you found some short item of a hundred or a few hundred words and you read that *at once*.

Good letters take advantage of that

great human habit. They start with short paragraphs. And if, later, longer paragraphs are necessary, these are interspersed with enough one- and two-line paragraphs to rest the eye and encourage the reader to push on.

Dr. Frank Crane, who is read every day by millions, fills his whole column with very short paragraphs, and never uses a long word if a shorter one can be found to mean the same thing.

Your sales letter addressed to a thousand customers, your special letter addressed to one, and your personal letter to a friend, will be more interesting and effective if they embody these principles.

I like to dictate my personal correspondence the first thing in the morning, when my mind is rested and fresh. A mistake made in the regular routine of business by a tired mind may be costly. But who can measure the influence of an ill-phrased or bad-tempered letter ? Who knows how many friends it may cost or how much business it may destroy ? I want my faculties to be fully alert when I answer my mail. And I have made this curious discovery—*that I dictate better letters when I am standing on my feet.*

I cannot explain it exactly, but it seems to me that I think better—that the soft, yielding seat of my business chair is somehow akin to the soft, time-worn phrases of business correspondence, and that on my feet I am much less likely to be conventional. Many of the people whose letters are brought to my personal attention are unknown to me and I like to visualize them as well as I can. I try to form a picture of the man in his office who, with a copy of our catalogue at his side, has taken time to dictate his note to me ; or of the woman at home, who has bundled the children off to school and has sat down to take her pen in hand. And, having such a picture of my unseen friend, I pick up his letter and, standing beside my desk, talk right out to him and tell him what I think about it. It is as though I could look straight into his eyes ; and my letters, I am sure, are less formal, more direct and unconventional than if I handled them sitting down.

MOST of us never learn anything without paying some price for the knowledge ; and I paid years ago a very stiff tuition fee in exchange for the information that it is never safe to attempt humor in a business letter. I dictated a note to a man whom, as I supposed, I knew very well indeed. It was intended to be facetious; never for one moment did it occur to me that he could possibly misconstrue it. Yet when I met him a few days later he attempted to pass without speaking to me. It took a good deal of faithful work on my part to convince him that I had not intended to wound his feelings.

It does not pay to attempt to be funny in a letter ; nor satirical ; nor even righteously indignant. Of all the temptations that come to the human mind there is none more alluring than the temptation to write a white-hot letter in reply to a man who has written a white-hot letter to you. One carries such a letter in his pocket, using his idle moments to think up bitter sentences to pulverize the recipient.

It is a temptation—but I discovered years ago that there is no advantage in yielding to it. If you write an angry response, your correspondent has the satisfaction of sending another mean letter to follow the first. But imagine his distress when he has dispatched the first letter and begins to look in every mail for your reply. He is planning the cruel taunts that he will use next time. And he never has a chance to use them if no letter comes from you to give him that chance. That is the worst punishment you can inflict on him for his sin.

A wise old Englishman nailed this motto above his desk : " Never explain, never retract, never apologize. Get it done and let them howl."

It is rather too vigorous a rule for the business man, yet there is an element of sound sense in it which all of us would do well to adopt. Successful politicians learn it early in their career. They ignore criticism, and plug away, letting the record speak for them. Apologies are sometimes necessary, but wise men avoid them wherever possible. The best defense, the best explanation, is to correct the mistake and forge ahead.

I constantly impress on our employees the necessity for not underestimating the intelligence of the people who write to us. The quality of letter paper which a correspondent may use is no indication of the quality of his brains. When a house in our line of business fails, you will almost always find that the men at the head of it had no real respect for the intelligence of the people with whom they were doing business. They sought to exploit their customers rather than to cultivate them.

" Of course there's a lot of bunk in this letter," I have heard men say : " it

wouldn't get across with men like you and me, but the average man will eat it alive."

If there is one thing I am sure of, as a result of twenty-two years of dealing with human nature, it is this: that men and women have a wonderful facility for detecting insincerity in the written word. When I want to know how a letter will be received by my customers I do not try to conjure up a picture of some mythical "average home"; I try to imagine its appearance in *my* home or the home where my boyhood was spent. I try to think of my father as he used to open his morning mail at the breakfast table. I say to myself, "Would this letter ring true if he were to read it aloud at breakfast? Does it contain the kind of talk that would appeal to my sisters and brothers? Is the proposition one that I would want my mother to spend her hard-saved nickels on?" I try to write to a woman as though I were writing to my own mother; and to a man as though he were my father or my brother. And I am convinced that any business man who approaches the "average man" on any lower plane is building his business on very dangerous ground.

IF I WERE to sum up in a single sentence all that I have learned about writing letters to people, I think I should do it this way: *No man can write really good articles or good letters unless he has a real interest in the folks to whom he writes.* How a man who lacks that interest is going to develop it, I do not know. Some men do lack it utterly. They are interested in books, or in race horses, or in clothespin manufacture, or in tariff reform; but about folks they have no curiosity at all.

I have an insatiable curiosity on that vast and varied subject. I like to walk home through the crowds at night and catch bits of their conversation. I can wander for hours around the streets looking at people and wondering what goes on inside their heads. What are they thinking about? What do they fear? What do they hope? Do they love their wives and their husbands? Would they die bravely, if the call came to "go over the top?" Would they do a murder for a million dollars if they were sure they would never be found out? What do they think about, when they're alone, in bed, just before sleep comes to them?

These are the most interesting questions in the world to me. I never tire of asking them—never hear them answered too often. Having a mind that is so impertinently active in questions of that sort I find it ever so easy to be interested in the folks who write to me. And I like to stand up and talk back to them, as informally and colloquially as though they were standing in the office beside me.

That, I think, is the deepest secret of good letter writing.

Mr. C. B. McCuaig, a free lance advertising writer of Buffalo, New York, has this to say in a letter to the author: "If I were to condense all I have learned about letter writing to one sentence it would be something like this: Be yourself, write as you would talk, and forget all of Grandfather's bad letter-writing habits." This is the rock-bottom principle that Mr. McCuaig establishes for himself and for you in the following article. He thoroly believes that the credit man may be benefited by reading certain leaves from the advertising man's notebook:

THE "HUMAN INTEREST" ANGLE THE CREDIT MAN NEEDS[1]

By C. B. McCuaig

CORNELIUS B. GIFFEN, treasurer of the Ferno Machine Company, was engaged in the cheerless task of sorting his morning mail. The fact that the job was cheerless was beyond Mr. Giffen's control and very little to his liking, for he was by nature a cheery little man, with modern ideas of co-operation and good fellowship, but as he picked up letter after letter, glanced at it and placed it carefully in its proper pile, he realized that he was fast becoming a pessimist and a "grouch."

Things were going well for the Ferno Machine Company, but very badly for Mr. Giffen's particular department. It was the middle of the last year of the war and the company was head over ears in munition work. The factory was working night and day turning out stuff for Uncle Sam, and sad to relate, Uncle Sam was proving a mighty slow paymaster. While his balance sheet showed the biggest profits the company had ever made, the bank account was at low-water mark, and the people from whom the company bought material were clamoring for their money in no uncertain tones. It was this that was slowly taking the joy out of Mr. Giffen's otherwise happy life.

On his desk was one big pile into which most of the letters went. He had classified it as "duns." They were pretty much all the same: "We wish to call your attention to the fact that our statements have been overlooked for the past three months—kindly remit at once." Several carried an added sting. "If we do not hear from you by return mail we shall be forced to turn this account over for collection." All went into the big pile to be filed unanswered. Mr. Giffen was tired of making excuses.

Suddenly his eye paused. He read the letter through:

"When you ordered 500 castings from us on April 9th you undoubtedly understood that our terms were 30 days net.

"We filled your order on that basis, but so far we have not received payment.

"On the strength of your implied promise and our faith in the unquestioned honor of your house we borrowed money from the bank to finance this work, expecting to pay it with your remittance.

"You will realize that this puts us in a very awkward position. The bank expects us to take up our note promptly. In order to do so we must receive a check from you.

"Won't you please attend to this matter as soon as possible, and if at any future time you wish a concession from our usual terms please say so at the time the order is placed and we will do our best to arrange matters to your satisfaction and at the same time protect our own credit."

THE PSYCHOLOGY OF IT

Mr. Giffen held the letter in his hand for a moment. "Here, Tim," he said to his assistant, "send this fellow a check right away."

Now Mr. Giffen did not know it, but that letter wasn't a "dun" at all; it was a sales letter. That is why he paid the bill. It sold him.

Instead of holding to the shopworn, meaningless terms which mark so much of the credit man's correspondence the writer of that letter

[1] Reprinted by permission from "Printers' Ink" for June 17, 1920.

took his tip from the advertising writer, and got down to basic, human principles.

The reason the trained advertiseing writer can compose a letter which will sell goods where the untrained man with the same facts at his disposal has failed, is not so much because of his skill in the use of English as his understanding of human nature. He puts what we call "human interest" into his copy. No one can tell you what that term means, and none but the man who can use it recognizes it, though others respond unconsciously. The trained writer knows that there are just a few points on which all people are possible of approach—avarice, love, pride, service, duty, beauty, taste, vanity, and so on—these are just a few of them, and we all respond in greater or less degree.

The letter which brought home Mr. Giffen's check made its appeal to pride—the pride of keeping one's word to the letter—and just the faintest possible sympathy appeal. There was no threat, no veiled charge of dishonesty. The letter simply said here is a chance to show whether you are as good as your word; what are you going to do about it?

The trouble with some credit men is that they are just a bit behind the times. A hundred years ago in England they were sending debtors to prison, and back in the subconscious mind some credit men still think that is the right idea. So once in a while there is one who uses the old cut-and-dried terms grandfather loved so well, and the meaner he makes his letters without actually resorting to personal insult, the better he thinks he succeeds. How much better it would be if he would take a few hints from the man in the advertising department, instead of simply regarding him as a question mark, and study the human side of the question.

Suppose the problem of collecting slow pay accounts were turned over to the advertising manager, how would he go about it?

First of all, he would "study his market." He would try to get at the real basic reason why his customers did not pay up. He would work from the fact his study of human nature in the business of selling had taught him, that practically all people are honest. In ninety-nine cases out of a hundred if they don't pay it is because they can't. "All right," the advertising man would say, "if they can't pay all their bills, maybe I can prevail upon them to pay mine," and he would go about the job of "selling" them on the advisability of paying that particular bill just as he would sell them a washing machine or a motor car. He would not threaten them or call them names, but he would use his ability to inject "human interest" into the letter with a view to making the man at the other end think of that particular debt as different from the others.

LETTER LEFT A GLOW OF GOOD FEELING

Many times nowadays a little unusual "stunt" will make a collection letter stand out from the "please remit by return mail" and "we shall be forced to turn the account over for collection" variety. In my search for data upon the kind of collection letters credit men write, which took me into the financial departments of several manufacturers, I came upon a letter written from the office of the Packard Electric Company, Warren, Ohio. The fact that this letter was mailed in June, 1917, three years before this is written, and the treasurer of a big corporation still remembered it and was able to dig it out of the files, proves what an impression the "selling" collection letter is capable of making.

At the right of the name and address of the company to which the letter was to go was a little piece of string held in place by a red seal. The body of the letter was as follows:

"When I was a kid my mother taught me to remember things by tying a piece of string around my thumb. This worked fine.

"I am enclosing a piece of the kind she used, of proper length for you, and I am going to ask you as a favor just to tie it around the middle of the thumb on your right hand. You will soon see how conveniently and reliably it operates.

"Presently your bookkeeper will come in about some other matter. You will take the paper which he gives you, in your right hand. You will at once see the string! Then you will say: 'Oh, yes, Smith, I wish you would make out a check for the Packard Electric Company and let me sign it right away. There is a balance overdue.'

"You will be glad to have the matter settled. We shall much appreciate getting the money to pass along to the people *we* owe. The string you can keep and use again for all sorts of things—possibly to remind you to send your next order our way."

If you owed a lot of money and were swamped with letters from people who intimated that you were a crook, or simply not paying your bills through meanness, wouldn't a letter like that warm up your heart a bit? Wouldn't it give you the idea that there were warm-hearted, red-blooded human beings in that organization who were not so concentrated on money grabbing that they had no time to exchange a smile once in a while, even with a poor unfortunate who owed them money? And yet that letter says just as plainly as any letter could that the company wants what is coming to it. Put yourself in the other fellow's place—if you were a treasurer with a meagre bank balance and a big file full of unpaid bills, which would you pay first: a concern that wrote to you in that tone, or one that kept threatening you with sight drafts and collectors? We're all human, even the quiet, still-faced boys who watch over the bank account.

A treasurer told me that an intimation in a collection letter that the writer needs the money to meet his own obligations nearly always gets a check out of him, no matter how low his bank balance may be.

"It's just this way," he said. "The man who handles the money for a concern which usually pays its bills promptly feels pretty mean when the money runs low, and he has to stand people off. It isn't a fine feeling, and you spend many hours figuring how you can make ends meet. When you are scrimped seriously, and you write slow-pay customers explaining the situation, and they don't send a check, you feel disgruntled. It isn't just a matter of routine collections at a time like that. You feel that you are up against it, and it is up to them to help you out. It gets down to a sort of personal basis. Of course that is the state of mind you are in when you get dunning letters yourself. The ordinary sort of collection letter doesn't make much of an impression on you, but when you get a letter that has a personal ring to it, and explains that the writer needs the money to meet his own obligations, you say to yourself: 'Here's a poor chap who is in the same fix I am. I'm going to slip him a check if I have to break a leg!'"

THE ADVERTISING MAN'S HANDIWORK?

That is probably the reason that many of the good collection letters

I have seen are based on that particular appeal—put over with a "human interest" slant. Here is a typical one from a Detroit concern:

"I would like to have your check to cover my shipments for March.

"I will pass along its contents. The bills I owe, and there are some, and then some, will help a multitude through the passing along process.

"If we had an unbroken chain of help of that kind right now it would do much toward reaching the foothills—not yet the mountain ranges—of prosperity.

"If each would do his part we would have just that helpful chain.

"Come on. You are one link, and a good one, too.

"I wish you might send in a few orders, too. We shall take good care of them."

While on the subject of letters, let us admit that the men in the advertising department haven't so very much to brag about. One does not have to be an old-timer in advertising to remember when we were answering sales inquiries with form letters. It isn't done now in the best circles.

AS MAN TO MAN

The reason is that we have found the value of the "personal touch." That is a term advertising men use when they are not talking about "human appeal" or "accumulative force." It means the same thing as when you drop your generalities and stand-offish company manners, hand your man a cigar and say, "Now, old top, what's on your mind?" It's the direct, personal attitude, and it can only be attained when you are talking to one man in the whole wide world, and nobody else—when you understand his own particular difficulties, his personal viewpoint, and give him information to meet his own particular needs. A form letter may suggest the "personal touch," but it never really has it.

It is just the same with collection letters. Form letters will not always get under the skin, though my recent delving into the prevailing style of collection letters leads me to believe that a few good "human interest" form letters would bring more results than some that are still being used. To get the 100 per cent collection letter it will have to be personally written, and based on the particular transaction, and it will be better still if you know something of your man's make-up.

These are but thoughts on collection letters, offered in a spirit of helpfulness, not in criticism. Do not pass up the suggestions which have been made just because they come from the advertising end. Instead, get together with the credit man on this little point of supplying the "human interest" angle collection letters need, and see if you don't find out you're both wrong.

Mr. A. H. Deute, author of the following article, has charge of distribution and advertising for the Borden Company. He has had wide advertising and sales experience in many parts of the country; he has been a road man, and he speaks therefore with the conviction of experience when he says, that the manager of credits and collections should know the road. Here, in a nutshell, is what Mr. Deute has to say on the subject of business letter writing:

"I believe that a man must know what he is talking about if he expects to talk convincingly. And he must know his subject still better if he expects to write convincingly. Also, the subject of good, plain, understandable English ought to receive a lot more attention than it does. The old-fashioned speller ought to be made more important than it is these days, and English grammar ought to be considered the major subject of every student from elementary school up through college. As to rules for letter writing, personally I have always contented myself with trying to make up my mind as to what I want to say, and then striving to get it said as clearly as possible."

CREDITS AND THE SELLING INSTINCT[1]

By A. H. Deute

THE unsavory reputation of the credit man is proverbial and well established. There are literally hundreds, yes thousands of salesmen who will assure you that no matter how black may be the reputation of sales managers as a class, it is fully deserved and at worst lily white in comparison to the blackness of the manager of credit and collections. And there is a great deal of reason for this. Primarily, the credit man's job is not a pleasant one. He may be classed in with the grave digger and the hangman—essential workmen, but not of a type that tends to make them popular with the masses

While the salesman himself, if he will stop to think, will appreciate the value of the credit man, still it is a fact that about the only time the average salesman thinks of the average credit man at all is when the credit man has turned down an order or written a "mean" letter to a customer. And then no paint is too black with which to besmirch the man who committed the crime.

All these things are well known and recognized—maybe more thoroughly by the salesman than by the credit man.

Many credit men beam and glow with a sense of pride over this reputation, and I know of at least one credit man who feels that he is falling short in his work unless he gets about so much complaint from the sales force. He feels that his job calls for the killing off of accounts and he wants to do it as it should be done.

Another credit man, upon whose innocent head have been heaped untold quantities of blasphemy from untold numbers of salesmen and customers, actually relishes and admits that he relishes turning down an occasional order.

Taken all in all, your average salesman and even the great majority above the average will tell you that a credit man is a tough, hardened old chap who is a sort of necessary evil, acting as a perpetual thorn in the flesh of the salesman and the dealer. And judging the credit man, in the mass, by his own attitude, I believe that the salesman is right.

[1] Reprinted by permission from "Printers' Ink" for January 1, 1920.

A HANDICAP TO BE OVERCOME

It is a fact which all salesmen will verify that most credit men look upon themselves as policemen of accounts, and a good deal of the Cossack type of policeman at that. They do not tactfully undertake to make themselves popular and try to sell themselves to the trade or to the sales force, but on the other hand convey to the sales force a "mightier than thou" attitude. Maybe the Association of Credit Men will say that this is not so, but on the other hand, most people fail to see themselves as others see them. It isn't what you believe or what you believe other people believe about you that counts. It is what the other fellow really thinks that counts. And the average salesman looks upon the average credit man in an unfriendly attitude.

Now, there is no news in that statement. In fact, the average head of a business expects his credit man to be more or less unpopular, and so credit men, as a class, have come to take their unpopularity with the sales force for granted, and think nothing about it.

Out of this army of credit men who are misunderstood and misjudged by the great army of salesmen, to the detriment of the best interests of their respective houses, there is at least one who is coming out with a new policy. This man is Mr. Coleman, of R. M. Wade & Company, of Portland, Oregon. Wade & Company are large wholesalers of farm machinery in the West. The credit manager of an institution of that scope has a job of no mean proportions. He deals with all types and conditions of men, and his job has unlimited possibilities for the study of human nature, both as concerns the traveling salesman and the retail merchant.

"I believe," says Mr. Coleman, "that the credit man has just as much of a tangible proposition to sell as the traveling salesman. And I believe that it is just as necessary for the credit man to develop the selling points of his line, as it is for the salesman to work up a sales talk for his goods.

"The salesman must show people the value of his merchandise and sell them the service of the house—of the production and sales departments. In turn, the credit man must sell the trade and the sales force the thing which the credit department has to offes—that is, stabilized prosperity and good business for the house.

MUST STRIVE FOR FRIENDSHIPS

"I think that the main reason why so many dealers and salesmen regard the credit department unpleasantly is because credit men, as a class, are mighty poor salesmen, and have taken neither the time nor the trouble properly to sell themselves. This is a mistake, no doubt. It is well enough for a credit man to say that it doesn't make any difference to him whether he and his department are popular or not—that his job is to get the money, and sometimes it is easier to get it if no element of personal friendship enters the transaction. One credit man told me he didn't want to know the trade; that he could 'jump' on a stranger harder than a friend.

"That is a most destructive attitude and one that is bound to lose money for the house in the end because it loses friends. The credit man who operates on the brute-force plan may get the money, but he doesn't get both the money and the good will of the trade. And what permanent good comes from getting the money at the expense of a friend? It is a question whether any house can really afford to bring the ill will of anybody on itself at any price. We have all seen credit men, for the

sake of a ten or fifteen dollar account, bring down on the house the seemingly perpetual ill will of a merchant. Now, isn't the ill will of even the smallest merchant a tremendously high price to pay for a fifteen-dollar collection ?

" On the other hand, there is the matter of principle involved, and the theory of the credit man that money due the house must be collected in fairness to those who pay promptly, is a proper and correct theory.

" The fault is not with the theory but with the method by which that theory is put into practice, and with the undiplomatic and oftentimes cold, disinterested, impersonal manner in which the collection is manipulated.

It is most distressing oftentimes to witness the sincere effort of the production and sales departments to render a high grade of service to the buyer, only to find a credit department that has only one thing in mind—getting the money, regardless of the feelings of the man who is slow to pay.

That this condition does exist in many instances is due not to any special unpleasant characteristics of the credit man, because get him away from his desk and he is usually a fine chap, but years of dealing with men who don't pay are apt to have made him callous and indifferent and often somewhat impatient. The best thing the average credit man can do is spend a little time now and then on the road. It will not change his purpose, that of getting in the money, but it will often change his method and viewpoint and approach. It is true that the credit man's business is to get the money.

But it is equally true that it is the salesman's business to get the order. And no sales force would get very far with curt methods. The only difference between the two is that the credit department holds a moral club over the merchant, but at the same time the harm done by curt credit department methods may be just as great as that done by improper methods in the selling department.

As a matter of fact, a little salesmanship probably goes further in the credit department than any other place, if for no other reason than that so little is usually used there. But the credit man has a lot to sell. The service which the credit man can render is of tremendous value, not only to his own business but to the merchant. Yet the average salesman and the average merchant do not realize this. The fault, I believe, lies with the credit men who do not sell their line.

All credit men know that only a very, very small percentage of people who do not pay or are slow to pay are really trying to evade payment. But most of them must be sold one of two ideas—the idea of the importance and value of prompt paying ; or the idea of the importance of keeping up their own collections.

A CREDIT MAN WITHOUT KNOWLEDGE OF THE FIELD

Recently, a salesman new on the territory stumbled into a store. The dealer almost showed him out, because of an unfortunate series of letters he had been receiving from the credit man of the house which the salesman represented. In the conversation that followed, when the salesman had thawed the dealer out, it was revealed that the dealer had had the money all the time but had been on a week's fishing trip. When he came back, there was a note from the credit man of that house. Now, this dealer is not a big, broad business man, but he does represent a goodly number of customers. When he read the note, he grinned and said to himself : " I wonder what that chap will say in his next." And

so he did not reply. A week later there came a sharper note and the dealer grinned and showed it to some of the boys who knew he was financially good for the bill and many more like it. This was up in the cattle country of Oregon where it is considered good business to carry an automatic and several thousand dollars in the same pocket. And this particular dealer took a huge delight in laying his "wad" on the counter before the boys and then asking them to read the sharp letter from a credit man, and remarking good-naturedly: "The money is here all right. We'll let the little rooster come up here and get it." And he made a notation on the letter, "Your money is here, but you've got to come and get it."

This irritated the credit man and he wrote a sharper note which provoked more mirth in the country store. But the next time the tune changed. There was a straight threat to sue. The merchant lost his sense of humor. He did not appreciate that, in the vernacular of the country, "the drinks were on him." He sat down and wrote a check and sent it in. He was peevish and he remained peevish. When the salesman came around, the dealer had stocked up on another line. The thing had started as a joke. It ended in a little business tragedy. There was no need for it. The credit man will argue that the merchant was wrong, and so he was. But that didn't keep the house from losing a customer.

The root of this difficulty lies far below the surface fact and event. It is due largely to the fact that credit men do not sell themselves or their proposition to salesmen and dealers.

A salesman may work for hours to get an order. Then the credit man may have to turn it down. A plain cancellation stamp antagonizes the salesman and makes him fume over the fact that he spent hours to get an order which is coldly turned down. And he "knows" the dealer is perfectly good. On the other hand, there is a letter to the salesman like this:

"Dear Jones:

"I am awfully sorry that we can't ship Smith that nice order you sold him. But Smith is now $400. behind on our books. On top of that, he gave a chattel mortgage on his fixtures for $1000. and he owes several other houses varying amounts. Also, he appears, from his own statements, not to be making any money; in fact, this chattel mortgage and his inability to meet his past due accounts look as if he were losing money. We didn't know about this chattel mortgage until just this morning. No doubt if you had known of it, you would have considered it best not to sell him, at least not without collecting.

"This reminds me that you will be calling on Brown & Co. in a few days. They are in much the same position. They owe us $500. and you will agree with me that it would not be a good plan to give them further credit."

"Cordially yours,"

When the credit man tells the salesman the reason why an order was turned down, the salesman soon learns to believe that the credit man is a human being.

"I know that orders have to be turned down," a salesman said to me recently. "But I do resent an arbitrary attitude on the part of the credit man, and especially his autocratic act of smashing down the red cancellation stamp on an order and handing it over with a grin."

Credit men know the theory of collecting without antagonizing. Many of them write wonderful letters. Many of them are splendid business men. But most of them

so sadly lack real selling ability. A salesman recently put it correctly: "If he had any sense, he would be a salesman. Nobody who knows what a good time really is would want to be a credit man." But this salesman was young, and so regarded the credit man sadly but charitably. It is true enough that the average credit man can well afford to learn more about salesmanship, just as the average salesman can learn to advantage more about the credit end of the business. But the burden of proof lies with the credit man. It is up to him to sell himself and his proposition. It is the one angle of business in which there is the most room today for applied salesmanship.

Mr. E. P. Corbett, of Dayton, Ohio, has for years been a sales letter expert. He explains in the excellent article below that letters with the emotional twist are not necessarily sob stuff. Mr. Corbett sums up his business letter theory as follows: "A letter is a more or less complete revelation of its writer. The personality of the writer is revealed by what is between the lines rather than what is in the words. If there be good faith, honesty, and desire to serve in the mind of the writer, the reader will FEEL those sentiments, and they will influence his decision in regard to the contents of the letter."

THE SALES LETTER WITH THE PERSUASIVE APPEAL[1]

By E. P. Corbett

As I have stated in previous articles, it is my belief that the emotional appeal is stronger than the appeal to reason in the sales letter. But the best sales letter appeals to both the emotions and the reason. Perhaps I can best illustrate my meaning by considering in detail the various factors that go to make up a sales letter.

We are told in the first reader (and also with various degrees of profundity by experts) that there are four parts to the letter, viz.: opening paragraph to attract attention, next paragraph to arouse interest, next paragraph or two to cause desire, and the final to induce action. Now which of these should be so shaped as to appeal to the emotions, and which to appeal to reason?

Here are a few opening paragraphs:

"Three foes are costing you money every day. The centre of your business system is its weakest point." There is certainly no appeal to reason there. It is a bald assertion. Yet what man opening a letter addressed to him, and reading that opening sentence, wouldn't take notice? Who steals my purse may be stealing trash, but just the same in these days of the H. C. of L. most of us keep our eyes on the trash barrel.

"Here is a question for you to ask yourself, 'Are my ability, energy and industry bringing me all the

[1] Reprinted by permission from "Printers' Ink" for February 12, 1920.

money they should ? ' " When that question is held up to you to answer, you're bound to answer it in your mind, even though you may not be conscious of so doing. This paragraph appeals to both reason and emotion. It appeals to the reason because it is a question that every ambitious man is asking himself often. It appeals to the emotions because immediately Mr. Average Man answers it in the negative. In either case he is bound to be interested.

Here is an appeal to the emotions : " When closing time comes and your clerks go home, how often do you wish that you, too, could drop your cares and go home ? " Doesn't that conjure up a picture before the tired business man or storekeeper ? Doesn't it make him think of all he does to earn the profits of which the Bolshevist or the rabid type of Socialist would deprive him ? His mind runs back along the endless procession of days during which his clerks have taken their hats and blithely departed when the clock struck, leaving him to worry and plan and think for tomorrow.

OTHER EXAMPLES OF EMOTIONAL APPEALS

Here is an opener from a department store : " Knowing that you, as one of Brownville's leaders in correct dress, are always interested in new and exclusive styles and designs, we want to give you a cordial invitation to look over our Women's Ready-to-Wear department." What woman isn't willing to be considered a leader in correct dress, etc. ? After such a subtle (?) compliment, won't she read on ?

Of the same nature is this from a men's clothing store. " You are one of a selected few to whom we are giving a cordial invitation to open a charge account at the Splendora." It's nice to be of the " selected few." Immediately our heart expands and we admit to ourselves that the Splendora clothing store has excellent judgment of men.

Here is the opening of a letter for accident insurance : " Think how many times you dodge death or disaster each day." Isn't there something about that that throws a chap's thoughts back to the many times he has shaved death by making a frantic leap when the merry honk-honk sounded in the vicinity of his hip pocket ? But let's take this letter in its entirety :

" Dear Sir :

" Think how many times you dodge death or disaster each day. You cross a crowded street. Automobiles, trolley cars and motor cycles are flying in different directions. You step back hastily to avoid this danger, then run a few steps and just escape that one. Yet you think nothing of it because it is an everyday occurrence.

" But think what an instant of preoccupation would mean to you. Your mind is perhaps absorbed with some pressing business—you do not hear the warning bell or horn—and there is another sad accident, another bread-winner killed or cut down perhaps for months.

" This is not an exaggeration You know that. It is a thing that might happen to you or to me any day. There are 3600 accidents every hour. I am protected—are you ?

" If I were struck down my family would receive $100. per week from the Wayfarers until I was again able to work. How about you ? Would your family have to pay your expenses and also live on your savings ?

" I hope you will long continue to avoid accident or sickness, but is it fair to yourself or to your family to leave the matter of their provision to chance ? It would be a mighty big satisfaction to you

to know that if you were laid up you would still have an income of $100. per week without touching your savings. Wouldn't it ?

"This protection costs so little that it is not to be considered alongside of what it offers you. Let me tell you all about it. Just drop the enclosed postcard in the mail. This thing is too important to be put off. Do it right now."

There's a letter combining the appeal to both reason and emotions. A man of intelligence knows that every time he crosses a busy street he risks his life, but generally he doesn't know he knows it until he is told. Then it strikes home because it is reasonable. Then we paint the picture of his being laid up for months and of what it would mean to his family. As a man reads that he fills in the details so that they fit his particular case.

So, after attracting his attention by the opener, and arousing his interest by the next two paragraphs, the letter excites his desire by picturing in his mind how comfortable he would feel if he *knew* his family was provided for, regardless of what happened to him. Then it tells him how inexpensive such protection is, and that he can find out all about it without being under obligation to buy, and without going to any more trouble than to drop a postcard in his mail basket. Isn't there a pretty fair chance that he'll drop the card ? I'll wager that there are some who will read this letter who will have a strong feeling that they should take out an accident policy. (There's no charge for this advertising, is there, Mr. Editor?)

THIS DRAMATIC APPEAL PRESUMABLY A STRONG PULLER

Take these extracts from another letter :

"Do you realize that the next home entered by burglars or petty thieves may be yours ? Have you thought that every time you leave your house you risk the loss of your valuables ? The ordinary safe or strong-box is no protection against a burglar. The common sneak thief could rifle your home of hundreds of dollars worth of your most valued jewelry, silverware, and trinkets in an hour.

"Why should you face this daily and nightly risk ? The Wayfarers issue a policy that protects you and every member of your family against loss. The cost is so slight that it is trivial in comparison with the protection gained. Taking this policy today may save you hundreds or thousands of dollars tomorrow."

An appeal to reason is an appeal of facts and figures. There is nothing dramatic or striking about it. When a man is sold purely by an appeal to his reason, he usually is doing a thing he doesn't want to do because his reason has convinced him that he should. In other words, the appeal to reason doesn't contain the elements that make a man want to do the thing you want him to do. Not as a usual thing.

On the other hand, an appeal to the emotions is in reality a word picture of certain conditions so shaped that the party that gets it will adapt that picture to himself. A picture is made that is flashed before his mental retina so impressively that it lodges in his memory and is pretty sure to produce results eventually, if not now.

A great many people think that when one speaks of an appeal to the emotions it must necessarily mean sob stuff. This is not so. If I am selling clothes, and show a man a suit, and then go on to tell him that the suit is made of splendid material, that it will wear like iron, and that at the price he will be saving money, I am appealing entirely to his reason.

But if I tell him all those things, and then switch off and tell him how fine the suit looks on him, how splendidly it fits the back, how

broad-shouldered it makes him look, and that it is a style much affected by progressive business men, then I shall be following up my appeal to his reason with an appeal to his desires or emotions. There is no sob stuff about this particular appeal, yet it is an emotional appeal. It plants in the mind of the prospective customer a picture of how well he would look in the suit and what a favorable impression it would help him to make upon others.

In conclusion, I would say that the opening paragraph of a sales letter, the attention-getter, might be either an appeal to the reason or the emotions, preferably both combined. The paragraph or paragraphs intended to arouse interest might also be of either form of appeal, or both combined. But when we come to the paragraphs that excite desire, then we should dig into the emotional copy appeals.

The closer should smoothly glide along, sustaining the desire that has been created, fostering it, increasing it if possible, and adding just the touch that makes the prospect feel he should act at once.

The following is part of a paper that was read by Mr. James Wallen before the Third Annual Conference of the Better Letters Association, held in Cleveland, in 1919. Mr. Wallen was for many years associated with the late Elbert Hubbard, and is now one of the leading writers of publicity in the country. In this paper he quotes some choice examples of letter writing from the correspondence of famous men, and deduces from them in part a theme of inestimable importance to business letter writers. Mr. Wallen's business letter theory, reduced to capsule code, is just this: "As to business letters, I think that the qualities of kindliness, intimate interest and a desire for helpfulness which make the personal letter attractive are also essential to the success of the business letter."

THE QUALITY OF RESTRAINT IN BUSINESS LETTERS[1]

By James Wallen

DOUGLAS JERROLD, essayist, dramatist and wit, author of "The Heart of Gold" and one time editor of *Lloyd's Newspaper*, had a motto which he used as an editorial yardstick. "Quality not quantity, is my measure," said Jerrold. This might well be taken as the working ideal of the letter-writer. By quality, I think Douglas Jerrold meant a certain high-mindedness, a finished style, sincerity and gentility. And without gentility there is no quality. A man of quality is simply a gentleman.

There are many men of letters and of business who are notable as skilful letter writers. And in almost every instance a gentle grace and consideration for others distinguishes their messages.

What a desirable thing it is to

[1] Reprinted by permission from "Printers' Ink" for January 1, 1920.

be known as a good letter writer. Francis Wilson says of Eugene Field, "His personality as well as an interesting quality of writing crept into Field's letters, and I have never broken a seal of a letter from Field without a chuckle of anticipatory pleasure over the contents." I would say that for the businessman today, such a feeling with regard to his letters would of itself come near to making him a success.

It is a natural but most unfortunate failing that the most important letters are those in which we make the most lamentable mistakes.

The consciousness of "taking pen in hand" often drives away "to come again another day" all the moral spontaneity and sparkle of personality. Then it is that we are apt to overdo, making the production altogether too lavish. It is with letters to meet extraordinary occasions that I will deal here—letters of congratulations, explanation, anticipation, and condolence.

Letters of this character require a rigid application of Douglas Jerrold's motto, "Quality, not quantity, is my measure." Suppression as well as expression must be called into play. Arthur Ruhl once wrote a very interesting letter to the editor of *Collier's Weekly*, which is a miniature essay on good writing. Said Mr. Ruhl:

"I am glad you were pleased with the 'Up to the Front' story—the first part of that satisfied me more than anything I have done for a long time. That stand-offish way of handling the thing, always with the air of keeping a little below your full strength of steam, is good fun when you can pull it off, but it takes a great deal of time and self-restraint, and a story like this, which continually tempts one to shriek, is very difficult to handle that way—almost impossible, in a hurry."

You will note that Ruhl put emphasis on reserve.

WEIGHS WORDS ON A FINE SCALE

Restraint is especially essential in the writing of letters of congratulation, appreciation, and acknowledgment. To over-praise a gift, for instance, is to humiliate the giver. Michael Monahan received from Eden Phillpotts, author of "Old Delabole," what one might call a bijou letter for its gem-like qualities.

"Dear Michael Monahan:

"I shall value your book as a memento of a choice spirit. May many and many a sheaf of papyrus spring up from your wit and wisdom to enlarge men's minds and teach them tolerance and sympathy and understanding.

"All prosperity attend you in the New Year, and the good wishes of

"Your grateful friend,

"Eden Phillpotts."

Observe how carefully Mr. Phillpotts pays his compliments, using three related words with absolutely different shades of meaning—"tolerance," "sympathy" and "understanding." And then pay your respects to that masterly manner of merging the last sentence into the signature.

This faculty of combining grace and brevity, and conveying meaning at the same time was one of the assets of the late Charles Frohman. Isaac Marcosson, his biographer, writes: "Mr. Frohman usually had one thing to say and said it in the fewest possible words." One of Mr. Frohman's managers disparaged an actress who had retired from the organization. On hearing of it Mr. Frohman wrote:

"But now that her stage life is over we should remember her years of good work. She had a simple, childish, fairy-like appeal. I write this to you to express my feeling for one who has left our work for

good, and I can think now only of pleasant memories. I want you to feel the same."

To meet criticism on the part of an actress in his employment, Mr. Frohman wrote as follows:

"In this message I am charged with neglecting your interests. This is a shock to me, because when one neglects his trust, he is dishonest. This is the first time I have ever been so accused, and I am wondering if you inspired the message. I think it important that you should know."

Mr. Frohman could be most gracious in a letter to a rival manager, as witnessed in this communication to Granville Barker:

"I hear such good reports about your Shakespearian work that I am awfully pleased. I have a Marconi from Shakespeare himself, in which he speaks highly of what you have done for his work. I am sure this will be as gratifying to you as it is to me."

How C. F. waited for time to bring one of his stars into agreement with him on a disputed point is evidenced in this note to Otis Skinner:

"I felt all that you now feel about the vision effect when I saw the dress rehearsal. It looked to me like a magic-lantern scene that would be given in the cellar of a Sunday-school."

A little epistle to E. H. Sothern and Julia Marlowe shows how the great manager warded off concern for possible tragedy with a bit of humor. True we cannot all be humorists but we can all be human. And humanity is reflected in every one of Charles Frohman's little letters:

"I wonder why you don't both sail with me May 1st (*Lusitania*). As far as I am concerned, when you consider all the stars I have managed, mere submarines make me smile. But most affectionate regards to you both."

And lastly Frohman's sly two-sentence invitation to Booth Tarkington to visit New York:

"I don't suppose you have any idea of coming to New York. There are a lot of fine things here worth your while, including myself."

FURTHER WORDS WOULD HAVE FAILED

An associate of Charles Frohman's, Charles Dillingham, has attained a similar reputation as a writer of epigrammatic letters. In this vein was a report he made from Paris on Mr. Frohman's venture in producing "Secret Service" in the French capital. On the opening night, realizing that the performance was a failure, he cabled Mr. Frohman the following:

"The tomb of Napoleon looks beautiful in the moonlight."

It was Mr. Dillingham who wrote to a budding playwright one of the shortest but most conclusive letters on record:

"My Dear Sir:

"I have read your play.

"Oh, my dear Sir.

"CHARLES DILLINGHAM."

Letters of declination are always difficult to write, whether of a play or merely an invitation to dinner. The easiest way out of it is by way of good humor. It was in such a mood that George Bernard Shaw declined an invitation from the Drama League of America to visit this country.

"I cannot help asking myself whether it is not now too late. I could have come when I was young and beautiful. I could have come when I was mature and capable. I did not. I am now elderly and doddering. Could I live up to my reputation? . . . . If I were a modest man, I should not think of such things. Being notoriously an extremely vain one, they daunt me. I shall leave America its ideal

unshattered. At least, unless I change my mind or attain such an age that my antiquity becomes an asset, and the author is played off the stage by the centenarian."

Both Mr. Frohman and Mr. Dillingham took to heart the dictum put in the mouth of Samuel Weller by Dickens, "She'll wish there was more, and that's the great art o' letter writing."

Elbert Hubbard was a supermaster of the "art o' letter writing." As a sample of his quality, let me read a letter that came to me from the "sage of East Aurora."

"Dear Jimmy:

"You are the best and most rapid ad writer in America with one exception.

"ELBERT HUBBARD."

MORE COULD NOT BE SAID

To be a thing of quality, a letter must not be over-embellished. An object discreetly and not overly ornamented is most apt to pass as a work of art. Richard Le Galliene, in an essay on letter writing, said, "Life is running so fast neither you nor I have time to waste on idle words." And yet there are times you may use many words and not one of them be idle. As an example of this, I will quote a rather lengthy letter from James Whitcomb Riley to the Mayor of Indianapolis, without a single indolent word in its composition—a tribute in classic phraseology.

"My Dear Mr. Mayor:

"When it came to my notice a few days ago that you are planning a testimonial concert for Miss Helen Warrum, I felt impelled to send you a word of good cheer.

"According to the Scriptures, a prophet is not without honor save in his own country. And that may still hold good 'down in Judee,' but here in Hoosierland we use the revised version, for to honor our prophets is our first great privilege, whether they come with a sword and shield or only a song on the lips. All we ask is that they be not false. It is a fine thing that Indiana has come to realize that to honor herself she must first honor her children.

"This young girl with the full throat and the golden note has sung herself out of the home country into the larger world. As she is about to leave for that land where 'music with her silver sound' is the very language of the people, I want to add my hearty wishes to the many that will follow her.

"Her father and her father's father were near and dear to my own people in the days that are gone, and so it is with an interest more than common that I watch her as she faces the hardships and struggles that have always been the toll that talent pays to fame. That she will face them bravely I have no doubt; that she will triumph, I firmly believe; but whatever may befall her, she goes knowing that she bears with her the faith and affection of those that know her best—her neighbors. As one of them, I sign myself with every good and hopeful wish,

"Cordially yours,

"JAMES WHITCOMB RILEY."

Here are phrases that have the halo of immortality, put into a letter which Riley penned for a transient occasion. The single line, "The hardships and struggles that have always been the toll that talent pays to fame," would be enough to earn a man a lasting place in literature.

It has always been the habit of greatness to say much in little. And thus we find that when Thomas Jefferson presented the desk on which he wrote the Declaration of Independence to Joseph Coolidge, the gift was accompanied by a greeting remarkable for its compactness and prophecy.

"Thomas Jefferson gives this writing desk to Joseph Coolidge, Jr., as a memorial of affection. It was made from a drawing of his own by Ben Randall, cabinet-maker of Philadelphia, with whom he first lodged on his arrival in that city in May, 1776, and is the identical one on which he wrote the Declaration of Independence. Politics, as well as Religion, has its superstitions. These, gaining strength with time, may, one day, give imaginary value to this relic for its association with the birth of the Great Charter of our Independence.

"Monticello, November 18, 1825."

The simplicity of the Jeffersonian note is enough to give the labored writer pause.

PERSONALITY NOT OUT OF PLACE IN BUSINESS CORRESPONDENCE

I have defined quality in its strict sense of gentility. A letter is simply an extension of one's personality whether it be a love missive or a business letter. I feel that the desirable characteristics of personal letters may be extended to those which concern exclusively commercial matters. I prefer to look upon business as does H. Gordon Selfridge:

"A field yielding its rich harvest in quick response to well-directed energy—a field to be looked upon, if we will, as surrounded with beautiful flowers, fragrant always with wonderful Romance."

Meanwhile, may I suggest that there is a royal road to perfection in letter writing via the study of the epistles of great letter writers such as Stevenson, Field, Riley, Hubbard, Monahan, and the first great American advertising man, Benjamin Franklin? I say the royal road because it takes one into the land where dwell the choicest minds of all time.

In a fanciful and perhaps a somewhat too colloquial manner, the author of the following article has attempted to summarize the principal business letter "ailments" in present-day letter composition:

LETTER LEAKAGE[1]

By John B. Opdycke

Do your letters leak? Do they spill all over the office in which they are received and necessitate a psychological O-Cedar-Mopping before they germinate a gist? To switch the simile, do your letters make the business office an indecent place to live and have your being in? Are you doing your pestiferous bit to make your commercial letterspondence unsafe for the transaction of business in a democracy?

There is one man at least who says Yes to all these questions, and he proclaims his affirmative undauntedly to the universe. He believes that millions of dollars are squandered annually through letter leakage. And he believes this is still true partly in spite of and partly because of the present renaissance of interest in business letter writing with its flux of books on the subject and its advertised correspondence courses galore.

He is connected with one of the largest mailorder houses in the country and he probably stands second to no one in the amount of mail daily diagnosed and treated. Letters come to him by the thousands, from all parts of the world,

[1] Reprinted by permission from "Judicious Advertising" for September, 1920.

and while he does not, of course, give individual attention to every letter that is assorted to his office, he nevertheless refuses to permit a day to go by without taking a critical close-up of large batches of mail. He takes the letter-pulse of the world every morning.

A word with his secretary informed me that he never receives callers in the morning. He was always engaged with his mail at that time and never allowed himself to be interrupted. "You see," she continued, "he replies to his most urgent letters, first, by the 'feel' they give him while he is reading them; then he dictates *en rapport*, as it were. His stenographer notes the facial expression he registers as he reads and, when he is ready to reply to each letter in turn, she reminds him of the character of the flashes belonging to each section of the stenographic reel. You will easily understand that the slightest departure from normal routine in the studio might interfere seriously with the tone delicacy of the subject's facial responses to the manuscripts—I mean letters—he reads."

The story of my reportorial insistence and her secretarial resistance, need not be told. There were amendments, interpretations, and reservations on both sides. And there was a compromise like this: He would see me after the letter scenario was run off, and in the meantime I could bide my time in the ante-room of the studio, getting a glance and a sound every now and again through the crack of the door which was to be left slightly ajar. And so— As he read the letter through carefully and deliberately but fairly rapidly I could sure enough see definite reactions recorded on the man's sensitive features and I could sure enough hear an occasional grunt or chuckle or hum or whistle. The machinery was in full motion. The stenographer recorded, now, a positive close-up; now, a fadeaway; now, a rapid transformation from a still to a thrill. Coldness, warmth, anger, disgust, fright, shock, befuddlement, doubt, humor, delight, and a hundred other blends of temperament seemed to be flashed sometimes all at once, sometimes in rapid succession. An ordinary stenographer, doing Pitman with both hands on quadruplicating paper, couldn't have told the half of it. But this psychological stenographer was such a wizardess that she took down what her employer thought even before he had completed his thinking process. She knew his apperceptions—his complex, as it were—and she must have had her pad resting on a Ouija Board.

However, when he came to dictation, this is what I heard:

He: Watkins' letter?

She: You gave a laugh and a whistle; facial reaction clear-cut and definite.

He: Oh, yes (then would follow dictation of the reply to Watkins).

He: Ferguson's letter?

She: You cleared your throat and looked vaguely out of the window for an instant. Expression faded into neutrality and left screen blank momentarily.

He: Yes, yes, I recall. I shall have to ask Ferguson to clarify two or three of the clauses in that contract (dictation of the reply to Ferguson).

He: What's next?

She: Fifth letter from Marsden asking for extension of time on that loan. You hit the desk with your fist when you read his letter and emitted a low ominous growl from your lower throat. Total flash atmosphere, dissatisfaction.

He: Quite! Take this for Marsden.

And so on. When the erstwhile formidable secretary came to tell me that the reel had run and that I could have a few minutes interview with the star, she found me alternately clapping my hands and rubbing my eyes, and on the point of shouting, "Serves 'em right, the dubs!"

The dynamic gentleman who had been devoting his time to temperamental dictation, came to the point at once. He did not even give me time to ask for what I wanted. He knew. His secretary or his acrobatic intuitions or his Pitmanizing psycho-analyst had informed him fully. Here's what he said (I omit the quotes to cheat the printer):

Young man, letter writing is quite as much a matter of feeling as intelligence. The man or woman who cannot feel a letter situation and meet it emotionally as well as intellectually, has no business anywhere near the stenographer or the dictaphone. This is only to say that all that is necessary to make letters the winged messengers that they should be, is character, and character is nothing but feelings and brains percolating in equal parts through individuality.

There's a letter writing book born

every minute. There's an enrolment in letter-writing courses at some sort of institution every second. But you can no more make letter writers of some people by leading them to the educational garage than you can make horses drink by leading them to the old oaken bucket. Letter writers, like poets, are born, not made. The most and the best that any book or course can do, is to help the person of average understanding to discover for himself whether he has it in him or not to be a letterspondent. It is because so many of our well-meaning students refuse to take the cue when it is given to them and says to them in so many words they have neither the feeling nor the brains for the art of letter writing, that we have so many terrible letter writers today along with the tremendous waste of money and time and energy in letter output.

How many kinds of letter leakage are there? Oh, about fourteen. Let's call them the fourteen points, revive a good old-fashioned term:

1. There's the gaudy, side-splitting letterhead, that porcupines up at you from the top of the letter sheet (and perhaps from both sides as well) and makes it impossible for you to see or to think definitely of anything that is in the letter proper. This lure of lithography is the cause of incalculable letter leakage. That's why I put it first.

2. There's the pyrotechnic display, a close second to the above. I mean the everlasting attempt at something out of the ordinary. Here's a case of staggered paragraphs; there, one of single-word paragraphs; here, one of alternately extended and indented paragraphs; there, a letter picture to introduce every sentence. The letter content drips through almost in toto and leaves nothing but a weak-tea adulteration.

3. There's the illogical development in letter content—the letter that no man can read less than five times if he would get even a slight idea of what is being driven at. It is usually composed (sic) by a short-circuited thinkery and dictated by a low-geared logic. It springs, in other diction, from a leaky mind, and of course it leaks not only via the four-letter margins but straight through the stationery as well.

4. There's the letter that carries a postscript or two, either an honest-to-goodness one or one that is calculated to impress the reader with the writer's all-fired cleverness and his ability to get the human touch into the epistolary papyrus. But the postscript business is just another hole in the bucket through which the real message of the letter drips its vitality.

5. Then there's the letter bromides. O my yes, the letter bromides! Some smart Alec has herded and caged and tamed them all, thinking thereby to rub them out by rubbing them in, as it were. But don't you believe that they are being eliminated. They're still with us *con molto*. I am still thanked in advance every blooming day for favors that come duly to hand on such-and-such a date inst. in reply to which some medieval letter monk begs to be permitted to inform me that shipment will go forward immediately as per request. Leakage? Nay, more, sir, a spill unto emptiness. The writers of such letters have "pebbles on their tongues and fog on their brows," and you cannot get their message for their words. They make me think of a bit of verse I heard the other day:

"The letters that our parents wrote, with us would never go:
'I take my pen in hand to say that I am thus and so,'—
'Enclosed herewith,' 'Beg to submit,' 'I hope you are the same,'
And all their sister bromides are now of moldy fame;
They've been cut out, condemned, consigned—with something of a bang—
To what they call the Hell-box, in printer's telling slang.
The apple pie that mother made, the cider dad could press,
Why, say, they still go big with us, and always will I guess;
But we've simply got to say it without disrespect or fuss:
The letters that these good folks wrote are not the kind for us."

6. There's the letter that attempts to treat of a half dozen things at once. Oh, the items may be arranged all very prettily, seriatim, numbered and lettered, dovetailed and subordinated. But at best, such a method is nothing but cheap vaudeville. The Old Hampshire Bond calls for concentrated dramaturgy. Any attempts to run off a continuous performance of different acts simply invites a leakage that blurs the water-mark and splashes the mahogany roll-top. One-thing-at-a-time has been—is being—preached everywhere all the time by the letter experts, but it can never become a fact until men and women are trained into doing one-think-at-a-time.

7. There's the letter that attempts to star the reader until he outshines all other constellations in the universe. It has grown out of the advertising *you* business. No man in this world has been more *you'd* than I have been during the past dozen years. I've been you'd in gothic, in script, in black letter, in Old English, in Clarendon, in all the other families of faces and in every point in every family. Now, suppose we grant, just for the sake of dialectic, that I am the greatest man that ever lived, wouldn't it be better, don't you think, just to let it go at that and concentrate on the message rather than on me? The letter writer that falls for the you-heresy, nine times out of ten, writes a letter that entails at least 85% leakage. Sensible people aren't fooled by the you-stuff.

8. There's the letter that knows it all, makes you feel like a double-barreled nonentity, and mops up the atmosphere with you telling what you ought to do or ought to have or ought to be! It doesn't intend to be fresh, but it just is, because the writer back of it is the sort of person who cannot help being aggressive. He goes about slapping people, whom he barely knows, familiarly on the back, as if they had been pals for years. It is too bad, perhaps, that such dynamic spirit cannot be spent discreetly and therefore profitably. As a rule, it passes for mere freshness and leaks its message (if it have one) because of the antagonistic mood it creates in the one who reads it.

9. There's the letter that we call routine. I mean the letter that is written by a man who has been so long in a rut that he has become a rutineer. All he needs is a rubber stamp anchored to his desk by a bit of clothes line and a fanfare of forms. Then he can smoke his big Havana or chew chocolate covered marshmallows in diapason with the "handling" of his correspondence. Some day somebody will invent a machine to do his "work" (and incidentally economize on the cigars and marshmallows), and then he will have to take a course in letter-writing or blaze a trail to the hobo sanitarium. The letter that leaks as a result of its mechanical and characterless dumbshow is "deader than the deadest of dead issues!"

10. And there's still the letter that parades incorrect grammar and spelling and punctuation. Yes, indeed, with all our millions expended for public education and with yet other millions expended for private education, we have with us today "he dont," "recieve," and "Smith, Brown; and Barbour." And even though the average run of men and women may not be able to tell you definitely what's wrong with these three sisters of the well profane, they will nevertheless get a genuinely repulsive reaction from them, just as they do on looking at a picture that violates some minor canon of art. The letter that leaks through error in the technical fundamentals of expression not only loses all its own force but gives the reader a very poor opinion indeed of the writer.

11. There's the letter, too, that goes out of its way to be freakish in the matter of the placement of parts. *For the attention of* is the chief phrasal offender in such missives. Sometimes—usually, I fear—it is allowed to stand exactly at the optical center of the page, thus usurping the place that should be

occupied by the first two or three lines of the communication. Juggling with the parts in order to be different, the chap who writes this letter frequently forgets his date entirely, or else piles it up like an adobe dwelling in some outlandish position. But if he forgets the date, don't open your reply to him with "Your undated letter of— ?" Don't do this, *please*; it's too much like striking a man when he's down. Let his message leak gently but surely out of the holes he has made. Don't knock the bottom out of his epistolary pan.

12. There's the letter without end—the letter that not only says it all, but more, and says it in every variety of form possible. The man who writes it may think logically but he doesn't think thriftly. His vigor voltage may be—probably is—the highest ever, but he expends his caloric atoms tandem. This letter is never shorter than two full pages, and, as a rule, runs to four or six. It is also likely to be set solid, and composed of long involved sentences, which, while grammatically correct, keep the reader everlastingly going back to recoup lost threads (like this very sentence I am just finishing). The bigger the pail, the greater the leakage, if any. The longer the letter, the greater the leakage ninety-nine years, eleven months and thirty days out of every century.

13. Then there's the letter that pretends to answer and doesn't. Why, I get hundreds of this sort. They all start with the best of intentions evidently, indicating that the very explanation requested is about to be given in honest-to-daylight, unmistakable prose. And then—something slips! At any rate, the explanation does not explain, the answer does not answer. Somebody has failed to get the thing desired. To be sure, the letter upon which this reply is based may have vamped all the bromides in the language and thus have been vague and vicious. But the answer that simply does not answer is being dictated this minute in hundreds of offices in reply to letters that are crystal clear and liquidly lucid. And it is one of the most exasperating leakage vehicles of them all. It simply makes an endless chain process of a correspondence that should require but two letters—one to request and one to reply.

14. Last, but worst of all, is the newest bad letter—the letter that is written by one of the letter experts. He has just graduated from the correspondence school and his letters are perfection's model. He thanks you first and last, for everything under the sun. He agrees with you absobloominglutely all the time. He never uses *I* or *we*, but plays up you with what he hopes will be taken as ingratiating restraint. He wouldn't be positive for anything in the world—he might offend. And he is so obviously evasive of bromides that you want to kill the man who caged and tamed them all, and let them run wild again to jungleize the letter phraseology. His letter picture is exquisite enough to give it a place in the Frick gallery. You cannot gather what this letter says for seeing what it is. The stamp of educational quackery effaces its message completely. It is splendidly null and faultily faultless. It attracts attention through its studied graces; therefore, it leaks and spills and effervesces and goes up in foam.

That's the end, sir. I don't say that these fourteen points constitute all; I don't say that many of these do not overlap; and I don't say, mind you, that the present renaissance of interest in the subject of letter writing is not one of the very best movements that ever occupied the attention of business people. The letter textbook and the letter course do much good. Long may they live! But they do not always make good letter writers. They unmake them. And they certainly are not overcoming letter leakage as rapidly as they should do.

Why, letter writing is as much a matter of feeling as painting and music and writing and advertising copy are. Bad letters offend not only one's intelligence, but one's finer feelings as well. It is a vicious policy to allow just anybody in your office to take a hand at

letter writing. Keep Pinero writing plays; Masefield, poetry; Hall, advertising, and Schulze letters. Don't switch things around just to accommodate the office organization. If you do, you'll have Wells writing advertisements as novels are written, and Davidson doing plays as letters are done. Let every business office take its letter writing seriously to heart, and leave no paper-weight unturned to come at ways and means for getting character and feeling into their letters.

My device, for the present (as you have doubtless been told) is to make a little movie of every letter situation I personally deal with. The returns to date have been gratifying. Next week I am going to have each of several letters answered by a half dozen people. Then I'm going to weigh and judge those answers in committee. The best reply will be sent out. Later, I am going to try still other devices—all as part of the campaign we are making to stem and prevent letter leakage. It costs us time and money—this experimenting. But then—so does letter leakage.

Good day, young fellow, and thank you for permitting me the privilege of this loquacious leakage for almost an hour.

Mr. John T. Bartlett in this article admits that business letters have to be written under a wide variety of circumstances, but he believes that the business letter writer can and should cultivate a cheerful attitude, no matter what the exactions that are made upon him. Mr. Bartlett has this to say about the general subject of business letter writing: "I have the feeling about letter writing that progress on the instruction side has only begun. Some of the biggest principles have been isolated and widely published and taught. In much the same way the child is taught early at school that the world is round, and that there are five oceans. There is much more to letter writing than some of the first fundamentals, just as there is to geography or mathematics or political economy. The business letter writer who absorbs a few fundamentals, and lets it go at that, nowadays is ubiquitous, and this is partly because a condition hasn't been adequately appreciated and attacked."

MOODS THAT MAKE GOOD LETTERS[1]

By J. T. Bartlett

THE newspaper man has a brother in the trained letter writer—the newspaper man, that is, who starts with that sensitiveness we call temperament (a very valuable trait, too), irons out the wrinkles and gets in the way of rising consistently to his story day after day, no matter what the differing circumstances of weather, digestion, financial condition, or whatnot affecting what we usually call frame of mind.

Both newspaper man and letter writer have acquired the knack, the extremely valuable knack, of summoning the proper mood for best work with a simple physical act. The newspaper man rolls into his typewriter a sheet of copy paper—and like a miracle, the muse alights on his shoulder.

[1] Reprinted by permission from "Printers' Ink" for March 18, 1920.

The trained letter writer scans the letter he is to answer, or just "pulls himself together," as he perhaps puts it. In a twinkling he is in the proper frame of mind for the task in hand. Insofar as mood colors his letter, the letter will be colored well.

Neither with the newspaper reporter nor the business correspondent is this ability to write well under nearly any circumstances acquired without discipline. It is not first nature for any young fellow, no matter how talented, to do "corking stuff" under the high-pressure conditions of the city room, the atmosphere vibrant with a hundred distracting influences. It is not first nature for the letter writer, no matter how gifted, to adapt himself instantly to the situation in hand, and write the best business letter fitted to it. "First nature" is to give vent to, not repress, anger or other strong feeling. "First nature" is for one to be thrown out of stride by disturbing developments in the morning mail, a disagreeable incident in the office.

There is one type of person to whom letter writing seems so alien, unnatural a job that invariably he writes affectedly, unnaturally, poorly. There is a second person who writes so naturally that the transient mood colors whatever he writes. He writes "just as he feels." There is another person who acquires a characteristic letter-writing mood, along with the knack of summoning it up—a poor mood. The fourth person when he writes falls readily into the proper frame of mind for most effective letters. That man is the well trained letter writer.

"HOW WAS HE FEELING?"

I have a certain correspondent from whom during the past several years I have received hundreds of communications. He is a good, level-headed man, too, a man of good judgment.

But getting one of his letters, invariably I ask myself: "How was he feeling when he wrote this?" That question decided, I can proceed to ponder what he says.

Some of his letters are long, buoyant, glowingly optimistic. He was feeling fine!

Some of his letters are cold, short, bitten-off. He was feeling "rotten."

If he is feeling "touchy," he writes a terse, "touchy" letter.

One day he will answer complaints as pleasantly and tactfully as a saint. The next day he will try to, but he is sure to give at least one sentence a twist which will reveal his resentment to the sensitive customer. He is "out of sorts."

I know of another letter writer who, receiving a letter which pleases him, always feels like saying something "funny" in reply. He is all "lighted up" with pleasure.

Along with this man's impulse toward wit is a feeling that he just can't wait to answer that good letter. He wants to talk right back, getting off his little joke.

This business man happens to have given a lot of thought to his letters, and as one result of his stern self-examination he never gratifies the quick impulse to humor which a pleasing letter arouses. For just one reason: He knows that when he is feeling "witty," he never writes good business letters. He knows those jokes of his, examined in the cold, grey light of tomorrow, will be stupid near-jokes. He realizes that if he wrote those "funny" letters to which he is "inspired," he would cut just that sort of ridiculous caper which some men and women do in that mood we call glee.

The next day he envelops himself in that even frame of mind

which is the priceless asset of the good letter writer, and writes an excellent letter. He may even crack a joke in it, but it won't be that witticism which suggested itself to him the day before, when he was in the lighter vein.

I know another letter writer who has a characteristic letter-writing mood, but a very poor one. This gentleman's idea of a good business letter is one that is icily formal. To write such a letter he has correctly deduced that the writer should be in a distant, cold, we-all-must-die-sometime frame of mind. He has cultivated this letter-writing mood until it answers like Rover to a whistle. He is a wretched letter writer.

There is another well-known correspondent whose letters always provoke a quiet amusement. This man was an "orator" once upon a time—a "spread-eagle" orator. When he dictates a letter, he characteristically "orates" striding about the room. His letter-writing mood is a "high-horse" mood; yet come to know him, he is a human, likable man.

Equally unfortunate is the letter writer who realizes the helplessness of the stenographer or dictating machine and talks in a letter as he never gets a chance to talk in real life. This is the man who "pours out his whole soul," whether the subject be a car of canned goods or a seat at the opera. Sitting down to dictate, he mellows, grows congenial, even confidential. His isn't a desirable letter-writing mood. He is noted for his long letters—and abominated for them.

He has written letters in this mood so long that he can't write in any other mood.

ACQUIRING A PRECIOUS LETTER-WRITING HABIT

And therein is a lesson for any business letter writer, a truly-truly guide to concealed treasure. Writing letters over a period of years, we characteristically acquire a definite, individual letter-writing mood, a mood that comes over us the minute we begin to dictate. This is habit. And the mood will probably be the one in which we have happened—just happened !—to have written oftenest during our first months or years at business correspondence. Sometimes this characteristic mood originates farther back, in personal correspondence.

I have a close personal friend, a good letter writer, who has had, first and last, his share of personal misfortunes.

He has a fine, loyal mother "back home"—and because he couldn't bear the thought of causing her unhappiness, he fell into the habit of "making the best of things" in letters home. He always painted a hopeful picture in his letters, and when he was so downright discouraged that he couldn't write cheerfully, he just didn't write, but waited for the hopeful mood. A letter from this man came to mean just one kind of letter—a cheerful letter; and after a space of time it became a habit to write cheerfully, sanely, under practically any circumstances.

He carried the same cheerful spirit into his business correspondence.

If it were always possible for a business letter writer to delay letters until he was in the right sort of mood to write them well, eventually his letter writing would be so closely associated with this mood that the letter writer couldn't dictate a letter without falling into it.

Habit is so strong !

Business letters are written under a great variety of circumstances. In many cases the letter writer has no latitude. Letters must be written at a certain time, and no other, no matter how the letter writer is feeling. But in thousands

of other cases, it is possible for the letter writer to exercise judgment.

It is a pity, in the case of an important letter, if the letter writer does it when he does not feel "up to it." What does "up to it" mean? It means the feeling a great surgeon must have before a critical operation, a famous actor before the crucial first night, a shrewd political candidate before the deciding speech of his campaign. Feeling "up to it" involves a recruiting of nervous energy, and the ability to apply that energy cleanly, daringly, prodigally, at white hot tension, within a certain space of time, to accomplish the magnificent feat.

Procrastination, reasonably, in connection with important letters, is certainly justifiable when the letter writer doesn't feel "up to it." Let him have an evening of relaxation, a good long night's sleep—and then tackle the important letter the next day.

GIVING A LETTER ALL YOU HAVE IS NOT TOO MUCH

We know that anger ought ordinarily never to get into a letter. We know that other primitive emotions, like ridicule, or fear, or worry, or even exuberance of spirit, ordinarily should not. Conceivably there are occasions when an emotion given outlet is just the thing, but it is usually much better letter writing to repress a primitive mood than to give it outlet in a business letter. It is much more profitable in business to have first regard for others' feelings than to have first regard for our own.

Repression, however, does not imply that a letter writer should dictate with scattered energies and vacant mind. One thing that a strong emotion like anger, or even great pleasure, does when given free rein, is to pull together the letter writer's faculties in a kind of stimulated, but very effective, concentration. He writes a letter at least with force. He writes a letter which most likely gets a quick and very positive reaction in the recipient.

REPRESSION AN ERROR, UNLESS SOMETHING BETTER IS SUBSTITUTED

In repressing such stimulative emotions, however, the letter writer gets far off the track if he substitutes scattered energies and a general half-heartedness. We all get many letters which sound as though half the writer's thoughts were out the window. And very likely they were! The characteristic letter-writing mood of thousands of letter writers is a dull grey half-there mood. They are thinking simultaneously of the ball game, or how deucedly fagged a fellow feels after a night out. They try to make letter writing a routine job to be done automatically.

Now a letter of any account is something that absolutely cannot be written automatically, in a dull, grey, perfunctory mood. If a letter writer would do a letter which will grip the reader, securing concentrated attention, thought, action, he himself must be equally gripped by the subject he is writing about, must give to it as close attention as he wishes it to receive. Letters that are written with real feeling are read with real feeling.

So, when we deliberately refuse anger or another emotion the privilege of supplying the "steam" with which to produce a vibrating letter, we need to cultivate the knack of substituting a gathering together of faculties and energies equally efficient. Good letter writers acquire this knack. Many, often without realizing it themselves, have it.

Mr. Charles S. Nagel, of Toledo, Ohio, has explained in this article briefly and tersely a very effective method of managing collection letter machinery. The article contains a big idea for all executives who write letters and who collect money. Mr. Nagel states his letter creed in part as follows: "I believe in the conversational style of diction, choice but everyday dynamic business expressions, words with as few syllables as possible, and in the elimination of the innumerable present-day glaring examples of letters prompted by purely mercenary motives."

FASTER COLLECTIONS; LESS EXPENSE[1]

By Charles S. Nagel

To handle the comparatively few situations that arise in the routine departments, most concerns send out thousands of letters, each of several hundred perhaps telling the same story in a different way.

Some of these letters are unusually good. Others are unusually poor, and it is true that even the best correspondent fails to do justice to every letter that he dictates.

To meet that situation we worked out a method that is now serving us well. In our credit and collection department alone, we are saving $1000. a month by sending out form letters, individually typed.

And of more importance is the fact that since we adopted these form letters our overdue accounts outstanding have been substantially reduced, notwithstanding a great increase in business. Complaints have been fewer than at any time in the past, and we have traced many orders directly to the forceful, courteous letters we have been using.

The reason is almost obvious when we contrast with extemporaneous outbursts from various men of widely different temperaments, the carefully and analytically prepared letters of a specialist. But to guard against mistakes that the specialist may make, we go a step further and appoint a letter-censorship committee.

This committee consists of the department manager as chairman and three others of the best-qualified men in the department; their duty it is to accept, reject, or revise letters submitted for standardization.

Our theory of it is that no matter whether the correspondent is expert or of mediocre ability, the more he deliberates the more likely it is that his letters will meet the nice requirements of the situation.

When a correspondent finds a situation arising often enough to warrant a form letter, he is urged to submit a letter to fit the case. The censorship committee holds a meeting once a week and goes over all letters submitted for standardization.

If the character of the message intended to be conveyed is but little out of the ordinary, the letter may be approved after one careful reading.

On the other hand, if it required extraordinary care for fear of conflicting with the company's policies, or for other reasons, copies are made for all members of the committee so that the letter may be taken home and studied thoroughly. Then it is presented at the next meeting. The knowledge that his proposed letter will meet with this scrutiny tends to make the correspondent think seriously in preparing a form letter to submit to it.

If each member of the committee submits a letter to cover some one situation, the best one of the four is accepted, the majority of the committee ruling. When this is done the letter, together with the original copy, is referred again to the correspondent who wrote it. After getting his approval of the revised form, the chairman of the committee gives the accepted form a number, has it indexed, and orders copies to be made to go into all of the form-letter books.

Dictated letters are censored

[1] Reprinted by permission from "System" for August, 1919.

periodically; but this is done by the head of the department, without the committee.

We give extraordinary care to selecting and training our correspondents. For example, all letters of new employees are censored during the first four weeks and at regular intervals thereafter. The recruit's elementary training consists in the main of learning how best to use our form letters, with just enough dictation to break the monotony. By the time he has accomplished this he has unconsciously acquired a pretty thorough understanding of the kind of "letter representation" that we expect him to give the company.

Once in a while a correspondent will use a letter that does not exactly fit the case, but this is also true of men who dictate letters. They do not always score bull's eyes, but we have minimized the wrong use of our form letters by designing each one to follow up letters written for some special circumstance; for example, where no word has been received from the customer or where we have received no reply to previous form letters. If the customer writes us, with few exceptions, our reply is dictated. That is why we have little trouble with "misfit" form letters.

To guard against sending the same letter more than once to the same man, we have the back of every customer's ledger sheet carry a ruling on which we record all form letters that are sent. Since the ledger must be referred to, anyway, before we start a collection campaign on an account, the safeguard is automatic.

THIS PRECAUTION KEEPS LETTERS FROM GOING STALE

Not only are form letters recorded on the back of these but the dates of dictated letters are also indicated. When an account is closed out and another started, the form-letter numbers are transferred from the old to the new account, if the old account has not been closed for six months or more. If the old account has been closed more than six months when we begin corresponding on the last or current account, we need not refer to the old account, because we write up a complete new set of forms every six months.

In the one department we use 66 standardized letters, in loose-leaf binders. These are arranged numerically, and grouped and indexed so that they can be found very easily.

The index covers two and one-half sheets in the front of the form-letter book. Following each form number is a synopsis of the letter; thus, once the correspondent is familiar with the index, he can tell at a glance which form is best suited for the situation in hand.

Our method of using form letters differs in several respects from methods commonly used. Perhaps the most important difference is that our letters are arranged conveniently with an index and synopsis of each letter following the form-letter number. This enables the correspondent to pick out quickly the letter best suited.

No other concern that I know of has arranged its form letters systematically—grouped according to the character of accounts, indexed, summarized and bound in substantial binders that prevent their mutilation. Many concerns have a bunch of such letters fastened together in a slipshod, unattractive manner; not without reason the correspondent often feels that he can dictate a letter in the time that it would require to hunt through the form letters and pick out one that would meet his requirements.

With few exceptions the letters are arranged in series of three or four. In the three-letter series, the first is nothing more than a gentle reminder; the second is urgent; and the third, insistent. Four letters are used in dealing with concerns whose standing and responsibility is unquestioned, in which event we lead to an ultimatum a little more gradually.

Correspondents and typists alike are supplied with complete sets of these forms. When the correspondent decides upon the letter to be written, he indicates the number and other required information on the correspondence, which then goes to the typist. The form number with any other information required by the operator is noted on a separate sheet of paper in such a way that it serves not only as a guide for her, but also as a permanent office record. Therefore, when the file is referred to again, the correspondent can tell instantly which letters have been written, and their dates, without reviewing the whole correspondence piece by piece.

If you question the value of such form letters in your business, just begin to spend an hour or two a week for the next month reading some of the letters of your various departments. If any great volume of correspondence goes through a department I'll wager that you will be convinced in a very short time of the need of standardizing at least part of this work.

APPENDIX

ABBREVIATIONS

abst.	abstract
acct. *or* **a/c**	account
acct. sales *or* **a/s**	account sales
A.D.	in the year of our Lord
A.D.T.	American District Telegraph
advg.	advertising
advt.	advertisement
a.m.	forenoon
amt.	amount
anon.	anonymous
ans.	answer
app.	appendix
ar.	arrive ; arrival
art.	article
assn.	association
asst.	assorted ; assistant
att.	attention of
av.	average
ave.	avenue
avoir.	avoirdupois
A.1.	first class
bal.	balance
b.b.	bill book ; bank book
bbl.	barrel
bdl.	bundle
bds.	boards
B.C.	Before Christ
b/e	bill of exchange
bgs.	bags
bk.	book
bkkg.	bookkeeping
bkt.	basket
b/l	bill of lading
bldg.	building
blk.	black
bls.	bales
b.o. *or* **b/o**	buyer's option
bot.	bottle ; bought
bro. (bros.)	brother (brothers)
bu.	bushel
b/p	bills payable
b/r	bills receivable
b/s	bill of sale
bt.	bought
bx.	box
C.	Centigrade
c. *or* **cts.**	cents
c.c.	cubic centimeter
c.a.f.	cost and freight
cap.	capital
car. *or* **K.**	carat
cash.	cashier
c.b.	cash book ; cash balance
cf.	compare
chap.	chapter
chgd.	charged
chgs.	charges
c.h.	courthouse ; custom-house
c.i.f.	cost, insurance, freight
ck.	check
co.	company
c/o	care of
c.o.d.	cash on delivery
coll.	collection ; collector
com.	commission ; committee; commercial
cr.	creditor ; crate
const.	consignment
cs. *or* **c/s**	cases
ctge.	cartage
c.w.o.	cash with order
cwt.	hundredweight
d.	pence
da.	day
d.b.	day book
dep.	deposit
dept.	department
dft.	draft
disc. *or* **disct.**	discount
dist.	district
div.	dividend ; division
do.	ditto (the same)
dolls.	dollars
doz.	dozen

dr. . . . debtor
D.V. . . God willing

ea. . . . each
ed. . . . editor ; edition
e.e. . . . errors excepted
e.g. . . . for example
e. & o.e. . errors and omissions excepted
elec. . . electric
Eng. . . English
entd. . . entered
et al. . . and others
etc. . . . and so forth
ex. . . . example
exch. . . exchange
exp. . . . express ; expense ; exported

Fahr. . . Fahrenheit
f.a.s. . . free aside ship
fcp. . . foolscap
f.i.c. . . freight, insurance, carriage
f.i.c.p. . . freight, insurance, carriage paid
fig. . . . figure
f.o.b. . . free on board
fol. . . . folio ; following
f.o.r. . . free on rails
for'd . . forward
Fr. . . . French
fr. . . . francs
frt. *or* **fgt.** . freight
ft. . . . feet ; foot ; franc

gal. . . gallon
gen. *or* **gen'l** general
gi. . . . gill
g.t.c. . . good till canceled
gr. . . . grain ; great
gro. . . gross
gr. gro. . . great gross
gro. wt. . . gross weight
guar. . . guarantee

hdkf. . . handkerchief
hf. . . . half
hhd. . . hogshead
h.p. . . horse power
hr. . . . hour
ht. . . . height
hund. . . hundred

ib. *or* **ibid.** . in *or* from the same place

i.b. . . . invoice book
id. . . . the same
i.e. . . that is
imp. . . improved ; imported
in. . . . inch *or* inches
inc. . . incorporated
ins. . . . insurance
inst. . . present month
int. . . . interest
inv. . . invoice
invt. . . inventory
I.O.U. . . I owe you

jour. . . journal

kg. . . . keg

lb. . . . pound
l.b. . . . letter book
l/c . . . letter of credit
l.f. . . . ledger folio
l.s. . . . place of the seal
L.s.d. . . pounds, shilling, pence
l.t. . . . long ton
ltd. . . . limited

M. *or* **m.** . thousand ; noon ; meter minute
max. . . maximum
mdse. . . merchandise
mem. *or* **memo.** . memorandum
mfd. . . manufactured
mfg. . . manufacturing
mfr. . . manufacturer
mgt. . . management
min. . . minute ; minimum
mo. . . month
m.o. . . money order
ms. . . . manuscript
mtg. . . mortgage

nat. . . natural ; national
n.b. . . note carefully

no. . . . number
o.k. . . correct *or* satisfactory
oz. . . . ounce

p. . . . page
p. & l. . . profit and loss
payt. . . payment
p.c. . . . per cent
pc. . . . piece
pd. . . . paid

per . . . by ; thru ; a
pk. . . . peck
pkg. . . package
p.m. . afternoon
P.O. . . Post Office
pr. . . . pair
pref. *or* **pfd.** preferred
prem. . . premium
pro tem. . for the time being
prox. . . next month
P.S. . . . postscript
pt. . . . pint

qr. . . . quarter ; quire
qt. . . . quart
q.v. . . which see

re . . . refer *or* referring ; regarding
rec'd . . received
recr. . . receiver
rect. *or* **rec't** receipt
ref. . . . reference
R.F.D. . . rural free delivery
reg. . . registered
r.r. . . . railroad
ret. *or* **ret'd** returned
r.s.v.p. . . please respond
ry. . . . railway

s. . . . shillings
s.b. . . . sales book
s/d . . . sight draft
sec. *or* **sec'y** secretary
sh. . . . share
shipt. . . shipment
sic . . . thus *or* definitely
sq. . . . square
S.S. . . steamship
st. . . . street
stbt. . . steamboat
sten. . . stenographer
stor. . . storage
str. . . . steamer
sunds. . . sundries
super. . . superfine

t. . . . ton
t.b. . . . trial balance
t.f. . . . till forbidden
tc. . . . tierces
tel. . . . telegraph ; telegram telephone
tonn. . . tonnage
tr. . . . transpose
trans. . . translate ; translation
treas. . . treasurer ; treasury

ult. . . . last month
U.S.M. . . United States Mail

ves. . . vessel
v.g. . . for example
via . . . by way of
vid. *or* **vide.** see
vide infra . see *or* turn backward
vide supra . see *or* turn forward
viz. . . . namely
vol. . . volume
vs. *or* **v.** . versus, against

w/b . . way bill
wk. . . week
wks. . . works
wt. . . . weight

yd. . . . yard
yr. . . . year

Titles and Degrees and Other Personal Designations

A.B. *or* **B.A.** Bachelor of Arts
Adjt. . . Adjutant
Adjt. Gen. . Adjutant General
Adm. . . (Rear) Admiral
Agt. . . Agent
Aldm. . . Alderman
A.M. *or* **M.A.** Master of Arts
Amb. . . Ambassador
Asst. . . Assistant
Atty. . . Attorney
B.C.L. . . Bachelor of Civil Law Bachelor of Commercial Law
B.C.S. . . Bachelor of Commercial Science
B.D. . . Bachelor of Divinity
B.LL. *or* **LL.B.** . Bachelor of Laws
B.Litt. *or* **Litt.B.** . Bachelor of Letters

B.Pd. *or* **Pd.B.** . Bachelor of Pedagogy
B.Ph. *or* **Ph.B.** . Bachelor of Philosophy
Brig. Gen. . Brigadier General
B.S. . . . Bachelor of Science

Capt. . . Captain
Capt. Gen. . Captain General
C.E. . . . Civil Engineer
Chan. . . Chancellor
Col. . . Colonel
Com. . . Commander; Commodore
Corp. . . Corporal
Cor. Sec. . Corresponding Secretary
C.P.A. . . Certified Public Accountant
D.C.L. . . Doctor of Civil Law
D.D. . . Doctor of Divinity
D.D.S. . . Doctor of Dental Surgery
Dep. . . Deputy
Dr. . . . Doctor
D.Sc. . . Doctor of Science
D.V.M. *or* **M.D.V.** . Doctor of Veterinary Medicine

E.E. . . Electrical Engineer
Esq. . . Esquire

F.G.S. . . Fellow of the Geographical Society
F.R.G.S. . Fellow of the Royal Geographical Society
F.R.S. . . Fellow of the Royal Society
F.R.S.A. . Fellow of the Royal Society of Arts
F.S.A. . . Fellow of the Society of Arts

Gen. . . General
G.F.A. . . General Freight Agent
Gov. . . Governor
G.P.A. . . General Passenger Agent

Hon. . . Honorable

Insp. . . Inspector
Insp. Gen. . Inspector General

J.P. . . Justice of the Peace
Jr., jr., Jun., *or* **jun.** . Junior

Lieut. . . Lieutenant
Lieut. Gen. . Lieutenant General
Lieut. Gov. . Lieutenant Governor
Litt.D. . . Doctor of Literature
LL.D. . . Doctor of Laws

Maj. . . Major
Maj. Gen. . Major General
M.C. . . Member of Congress
M.D. . . Doctor of Medicine
M.E. . . Mining *or* Mechanical Engineer
Messrs. . Messieurs
Mgr. . . Manager
Mlle. . . Mademoiselle
M.P. . . Member of Parliament
Mr. . . . Mister
Mrs. . . Mistress
Mus.D. . Doctor of Music

N.P. . . Notary Public

Ph. D. . . Doctor of Philosophy
P.M. . . Postmaster
Pres. . . President
Prof. . . Professor
Prov. . . Provost

Q.M. . . Quartermaster

Rec. Sec. . Recording Secretary
Ref. . . Referee
Rev. . . Reverend
Rt. Hon. . Right Honorable
Rt. Rev. . Right Reverend

Sec. . . Secretary
Serg. . . Sergeant
Serg. Maj. . Sergeant Major
Sol. . . Solicitor
Sr., sr., Sen., *or* **sen.** . Senior
St. *or* **Ste.** . Saint
Supt. . . Superintendent

Treas. . . Treasurer

Vice Pres. . Vice President
Visc. . . Viscount

ABBREVIATIONS

SIGNS

a/c	account	#	number, if written before a figure; pounds, if written after a figure
@	at *or* to	&	and
c/o	care of	£	pounds sterling
¢	cent	%	per cent
✓	check mark	′	feet
$	dollar	″	inches

ABBREVIATIONS OF NAMES OF STATES

Ala.	Alabama	**Nebr.**	Nebraska
Ariz.	Arizona	**Nev.**	Nevada
Ark.	Arkansas	**N.H.**	New Hampshire
		N.J.	New Jersey
Calif.	California	**N.Mex.**	New Mexico
C.Z.	Canal Zone	**N.Y.**	New York
Colo.	Colorado	**N.C.**	North Carolina
Conn.	Connecticut	**N.Dak.**	North Dakota
Del.	Delaware	**Okla.**	Oklahoma
D.C.	District of Columbia		
		Pa.	Pennsylvania
Fla.	Florida	**P.I.**	Philippine Islands
		P.R.	Porto Rico
Ga.	Georgia		
		R.I.	Rhode Island
Ill.	Illinois		
Ind.	Indiana	**S.C.**	South Carolina
		S.Dak.	South Dakota
Kans.	Kansas		
Ky.	Kentucky	**Tenn.**	Tennessee
		Tex.	Texas
La.	Louisiana		
		Vt.	Vermont
Md.	Maryland	**Va.**	Virginia
Mass.	Massachusetts		
Mich.	Michigan	**Wash.**	Washington
Minn.	Minnesota	**W.Va.**	West Virginia
Miss.	Mississippi	**Wis.**	Wisconsin
Mo.	Missouri	**Wyo.**	Wyoming
Mont.	Montana		

It is better not to abbreviate the following in business letters:

Alaska	Hawaii	Iowa	Ohio	Samoa
Guam	Idaho	Maine	Oregon	Utah

ARABIC AND ROMAN NUMERALS

Arabic	Roman	Arabic	Roman	Arabic	Roman	Arabic	Roman
1	I	9	IX	17	XVII	70	LXX
2	II	10	X[1]	18	XVIII	80	LXXX
3	III	11	XI	19	XIX	90	XC
4	IV	12	XII	20	XX	100	C[2]
5	V	13	XIII	30	XXX	500	D
6	VI	14	XIV	40	XL	900	CM
7	VII	15	XV	50	L	1000	M
8	VIII	16	XVI	60	LX	1900	MCM

[1] X is V and V written ⋁ ⋀

[2] C is L and L written ⌈ ⌊

A BUSINESS LETTER LEXICON

THE following words have been taken from the large batch of letters referred to on page 142. They are by no means all of everyday occurrence. The letters from which they were taken came from all parts of the world and treated of subjects which, in some cases, are remote to the day's work in the average American business office. But the vast majority of these words should be known by the American office worker. They are defined in their business sense only. The definitions are taken, by permission, from the *Standard Dictionary*.

abacus. A reckoning table or frame with sliding balls, used in commercial houses in Russia and the Far East for making rapid calculations.

abandonment. Applied to a ship that has been so badly damaged as to be worthless to the owner, who in consequence turns her over to the underwriters.

acceptance. An agreement to the terms of a contract, draft, lease, bill, subpoena, or other commercial or legal document. The name sometimes given to an accepted draft or check.

accompt. Account.

accredit. To furnish or send with credentials.

acknowledgment. An admission made before a notary or other legal officer. A letter verifying an order received. Recognition of and satisfaction with a signature.

actuary. One who specializes in accounts and statistics, especially in connection with insurance matters.

addressograph. This word is the trade name used to indicate a machine for printing addresses. A trade name.

adjudicate. To determine judicially.

adjuster. One who settles accounts. One who averages different interests in any adventure.

administrator. One who administers, especially one who directs the estate of an intestate.

administratrix. Feminine for *administrator*.

advocate. An intercessor or defender, especially in legal disputes.

affidavit. A voluntary sworn declaration in writing, made before a notary, or other competent authority.

affreight. To charter, as a vessel, for carrying goods.

agent. One who acts for another; that which acts for another.

agreement. Mutual assent; a contract of such assent made out according to legal convention.

aggregate. An entire amount.

alderman. A member of a municipal legislative body who exercises certain judicial functions.

alimony. Allowance made to a woman, by order of court, from her husband's estate or income for her support, after her divorce or separation from him.

amanuensis. One who copies manuscript or takes dictation; a secretary.

amortize. To sell and convey land or other property to a corporation having perpetual possession. To extinguish a debt by means of a sinking fund.

annuitant. One who is paid an annual income or allowance, as by a life insurance on the compliance with certain financial arrangements.

annuity. An annual allowance or income.

antedate. To put on any commercial paper, such as checks or bills, a date prior to the one on which it was really written.

appanage. A dependent territory or property. Land assigned by a king for the support of his younger sons. Public allowance for a prince of a reigning house.

appeal. To take a case to a higher authority, as to a higher court.

appelate. Pertaining to or having jurisdiction over appeals.

appellant. The party that appeals from a lower to a higher court or tribunal.

appellee. One against whom an appeal is taken: a defendant.

appraiser. One legally authorized to evaluate property of any kind.

apprentice. One bound by indenture to serve another in order to learn a trade or business.

appropriation. Money set aside for special use.

arbiter. One chosen or appointed as judge, as in a dispute.

arbitrage. The simultaneous buying and selling of the same thing, as stocks and bonds, in different markets, in order to profit by the difference between the prices ruling in such markets. Arbitration.

arbitrament. A decision by arbitration or by an arbiter.

arbitration. The amicable settlement of dispute between two parties by means of a third who acts as arbiter or arbitrator. Disputes between capital and labor are frequently settled by arbitration.

archive. A depository for documents. A public document or record.

are. The fundamental unit of surface in the metric system: 100 square meters, or 119.38 square yards.

argosy. Formerly, a large, richly laden ship or fleet of ships.

arraignment. An accusation made in formal legal style.

arret. An arrest or seizure. An authoritative decree or edict.

assay. The scientific testing of an alloy or ore for valuable metal. The examining of weights and measures.

assess. A tax. To value for taxation. To levy a tax upon a person or a property.

assets. Property that may be pledged for the payment of debts or legacies.

assignee. One to whom property has been assigned in trust; an agent or trustee.

assignment. The transfer of property, or the instrument or writing of transfer.

assize. A session of court; the court itself; a trial or inquest by jury. A statute or ordinance. A standard of price or weight.

assurance. The name is frequently used in England to indicate insurance.

attach. To take and hold, as of property, by legal process, especially for debt.

attaché. A subordinate member of a diplomatic embassy; one connected with or attached to.

attorney. Lawyer.

auction. A public sale of property to the highest bidder.

audit. To examine, adjust, and certify accounts officially periodically.

bagman. The name sometimes given in England to a commercial traveler.

bail. The security or guarantee given by some one for the debt or default of another.

bailiff. A sheriff's deputy or a local magistrate.

bailiwick. The office or district of a bailiff.

balance. To adjust accounts. An equality between the debit and credit totals of an account.

bale. A package of bulky goods, wired, corded, or otherwise prepared for shipment.

ballast. Any heavy material placed in the hold of a vessel or any other conveyance in order to steady it.

ban. An official proclamation, especially one regarding trade in time of war.

bank. An institution that lends, borrows, issues. and cares for money.

bankruptcy. A condition of insolvency in which a person's effects and property become liable to administration and distribution for the benefit of all creditors.

bank-note. A promissory note issued by a banking institution and payable on demand at the bank of issue.

bar. Lawyers collectively considered; the legal profession.

bargain. To trade or negotiate. A united agreement between or among people. An article of merchandise, or articles of merchandise, procured for unusually low price, or on unusually reasonable terms.

barge. A flat-bottom freight boat.

bark. Formerly, a three-masted vessel.

barratry. The acceptance of a bribe by a judge. A wilful or unlawful act committed by the captain or the crew of a ship whereby the owners suffer loss or injury.

barretry. The offense of causing lawsuits by means of spreading false rumors and instigating people to quarrel.

barrister. In England, an advocate who argues cases in court.

barter. Trade by exchange of commodities. A commodity given in exchange.

battels. A term used at Oxford University (and other English institutions) to indicate a student's weekly or monthly account for board and lodging in his residence hall.

bazaar. A shop for the sale of fancy wares. A charity sale. An oriental market-place.

beadle. The crier or messenger of a court.

bear. One who seeks to depress prices especially of stocks, or who sells in the belief that there is likely to be a decline in prices.

bearer. A person who exercises the right of presenting a check and drawing money in the name of some other person specifically indicated on the check.

beat. Newspaper slang for priority in the publication of news.

bencher. A senior member of the English bar.

beneficiary. A recipient of charitable privilege or of any benefit or profit, such as insurance benefits.

bequeath. To give by will.

bequest. The act of bequeathing or that which is bequeathed.

bid. The statement of the price for which one will take a contract to perform a service. To offer or estimate.

bill. The statement of an account or of money due. A bank or government note. A paper filed in court calling for some specific action.

blackmail. Extortion by threats or accusation.

blotter. A first record book from which entries are to be blotted on transference to permanent record books.

bogus. Counterfeit; spurious.

bonanza. A rich mine, vein, or find of ore. A profitable speculation.

bond. Bail or surety. An interest-bearing debt certificate.

bonded. Held in bond for payment of duties. Secured by bonds, as a debt.

bonus. A gratuity to employees. The extra dividend sometimes allotted to shareholders of a company. Something given over and above what is expected or strictly due.

boodle. American slang for money.

booking. The purchasing of a passage ticket, or arranging for rooms at a hotel, or seats at a theater. To register.

boom. To advertise energetically. Sudden activity or prosperity.

boot. To profit. Something given in excess to a barter agreement. Advantage over and above a stipulated amount.

borrow. To obtain on promise of return.

bottom. A vessel. Specifically, that part o a ship below the water line.

bounty. Liberality. A grant or allowance made without obligation, as from a government for fisheries, manufactures, etc.

bourse. An exchange or money-market; a stock or produce exchange.

boycott. A combined refusal to deal with a person or a firm.

brand. A mark of distinction or trademark used on marketable or branded goods.

breach. A violation of legal or contract obligation.

break. To make bankrupt; to incapacitate financially.

breakage. Allowance made for articles broken in transportation. The articles broken.

brief. A lawyer's outline or epitome of a case.

brigantine. A two-masted, square-rigged vessel.

brocage. Brokerage.

broker. One who buys and sells for another on commission, without himself having possession of the goods. A middleman between buyer and seller.

brokerage. The business or the commission of a broker.

bulk. The whole space in a ship's hold for storing goods; ship's cargo.

bull. A dealer who seeks or expects higher prices, and manipulates his holdings, as of stocks, accordingly.

bullion. Gold or silver uncoined or in mass, as in bars, plates, or the like.

bumbailiff. In England, a sheriff's deputy whose duties are to levy and attach.

burden. Load. The carrying capacity of a vessel.

bursar. A treasurer, especially of an educational or other institution.

buyer. One who buys; especially one who buys stock for departments in large retail or wholesale establishments.

call. An assessment or demand. A contract requiring, in consideration of money paid, the delivery of some article named, as stocks, at a certain price.

campaign. A series of connected commercial operations for the purpose of introducing a commodity or increasing sales, as an advertising or sales campaign.

capias. A judicial writ issued to a sheriff commanding him to take and hold in custody a person therein named.

capital. The amount of money invested in a business. *Fixed capital* refers to plant and fixtures; *circulating capital*, to wages and other current expenses; *authorized* or *registered capital* means the capital set aside by enactment for purposes of capitalization.

capitulate. To surrender on stipulated terms. To draw up articles of agreement.

canvass. To solicit sales, as a book canvasser.

capacity. The cubic carrying space or power of a vehicle of transportation.

capital. Wealth employed in or available for production.

carat. A twenty-fourth part: used to express the proportion of gold in an alloy; thus, gold 18 carats fine is 18/24 or ¾ pure.

carcer. A prison or other place of confinement.

carman. One who drives a car or cart.

carriage. Transportation; the charge made for transportation.

carrier. Any conveyance in which goods are carried, such as truck, cart, car, ship. A company or an individual that carries goods for others at stipulated prices.

carry. To deliver. To keep on hand or in stock.

cartage. The act or the cost of carting.

cartel. A written official agreement.

cash. Money in hand. Immediate payment

cash-book. A book in which cash accounts are kept.

cashier. One in charge of money in a bank or any other business institution. A custodian of money; a cashkeeper or paymaster.

cassation. The abrogation or making null of a judgment or agreement.

caveat. A formal notification or caution issued to a court or an officer, not to take a certain step till the notifier is heard from further. A description of an invention that is not perfected, filed in the Patent Office.

Centigrade. Graduated to a scale of one hundred. According to the Centigrade thermometer, used in European countries, the freezing point of water is zero and its boiling point 100 degrees.

certify. To mark or stamp, attesting the worth and genuineness of a paper. A bank official may certify that a check is genuine and thus guarantee its payment.

certiorari. A writ from a superior to an inferior court directing a certified record of its proceedings in a designated case be sent up for review.

cession. An assignment of property to creditors.

change. Small money. A place for the general transaction of financial matters.

charge. Debit. To record as due from. To load or fill.

charter. A document granting special rights or privileges. A lease, as of vessels or other property. A contract.

chattels. Articles of personal property, usually movable personal property.

check. A written order for money drawn upon a bank or banker. A stay or stoppage, as a check upon waste.

chenille. A soft fluffy cord of cotton, wool etc., used for fringes.

cheviot. A cloth made from the wool of sheep bred in the Cheviot Hills, between England and Scotland.

chiffon. A very thin gauze used for feminine apparel.

chintz. A cotton fabric usually printed with designs of flowers.

cipher. A code; a method of secret writing.

claimant. One who demands something on the ground of right.

clearance. A permit issued by a custom house official indicating that a vessel has met all port obligations and is privileged to sail.

clerical. Pertaining to clerks and their work.

clientele. A body of clients or adherents or patrons; a following.

closure. A proceeding to stop a debate in a deliberative body, in order to secure a prompt vote.

code. A system of signals, words, or characters, with arbitrary meanings, used to communicate intelligence, usually secret, or for purposes of economy.

coffin. The term applied to unseaworthy ships, in seamanship slang.

coinage. The making of coin or the charge therefor. The introduction of a new word into a language.

colporteur. A salesman of Bibles and other religious books and periodicals.

commission. An agency. The compensation of an agent. A body appointed to do a special work or make a special investigation.

commodity. A movable article of value that is bought and sold.

complainant. One who enters complaint or accusation.

comprador. A native agent and intermediary in a business house.

comptroller (controller). An officer in charge of all business accounts of a firm, or of a municipality.

concern. A business establishment.

concession. A government, or other, grant of special privilege, usually in the matter of land or minerals.

concessionaire. One who holds rights of concession.

consignee. A person to whom property has been or is to be delivered. One to whom goods are sent.

consigner. One who sends goods.

consignment. Goods or merchandise sent.

consolidation. To unite, as in the case of two or more business houses becoming one.

consul. A government officer appointed to a place in a foreign country to look after commercial and other interests in that place.

contraband. Goods prohibited or excluded from a certain place, as a result of war.

contract. A formal agreement, or the writing containing it.

convey. To transfer the title to or of, as real estate.

convoy. A protective force; also the act of protecting.

cooper. One who makes casks and barrels.

cooperation. Working for the interests of all in an industrial enterprise. The profit-sharing plan in business and industry. A movement whereby producers, especially farmers, sell their products direct to the customer, without the services of dealers or middlemen.

coparcener. One of two or more co-heirs.

copartnership. The voluntary combination of two or more individuals or organizations for mutual helpfulness in a business enterprise; a partnership.

copyright. The exclusive right secured by law to artists and authors to publish and dispose of their several works for a limited time. The term of copyright is twenty-eight years, with privilege of renewal.

cordage. Ropes and cords in the rigging of a ship.

corduroy. A thick and durable cotton stuff, corded or ribbed.

corner. The complete purchase, by a syndicate or an individual, of the whole of production or line of goods or stock, and the consequent control of the selling process.

corporation. A body of persons legally associated for the management and transaction of business.

cosinage. Collateral relationship or kindred by blood.

cost. The price paid for anything; outlay; expense; charge. The charges fixed by law or allowed by a court in a lawsuit.

costermonger. A street hawker of vegetables fruit, etc.

council. A meeting.

counsel. A lawyer, or lawyers. Advice.

countermand. To revoke, or recall, as an order.

countersign. To authenticate by means of an additional signature.

counting-house. An office for transacting the business of a mercantile or other establishment.

coupon. A detachable portion of a bond, ticket, advertisement, etc., certifying something, such as interest due, or extending some privilege.

courier. A messenger.

covenant. A written agreement.

cover. An amount of money deposited in a bank to meet some liability or as security against a future speculation.

crash. A coarse linen fabric used for toweling, stair covering, etc.

credential. A letter or certificate showing one's authority or claim to confidence.

credit. The amount in one's favor, as at a bank, or the entry or record of it. Reputation for solvency and probity.

cretonne. An unglazed cotton fabric, printed on one side in colored patterns.

curator. One in charge of a museum or library.

custom. Business support or patronage. A tariff or duty assessed by law.

cut. An engraved block or piece of metal, or the impression from it, used for reproducing pictures in books and other publications.

damage. Money recovered for a wrong or a damage.

data. Known, assumed, or conceded facts.

day-book. A book in which transactions are recorded in the order of their taking place.

deadweight. In shipping, freight charged for by weight instead of by bulk. In railway transportation, weight of rolling stock as distinguished from its load, which is called liveweight.

deal. A business arrangement. Trade with another in a commodity.

debark. To go ashore from a vessel.

debenture. An acknowledgment of debt, making specific provision for repayment. A loan with interest indicated. A government pay order.

debit. To enter on the left or debtor side of an account. The recording of debt. Something owed.

decedent. A person deceased.

decimate To destroy one out of every ten, or to reduce a large part of.

declaration. A detailed statement of dutiable goods with valuation, made out by the owner or agent on arrival at port.

decrement. Decrease or loss.

deed. A document indicating transfer of real estate title, or actual proof of the ownership of real estate. A written instrument of conveyance.

defalcation. A deficit. A fraudulent appropriation of money held in trust.

defaulter. One who fails to appear in court. One who fails to account for trust money.

defeasance. An annulment. The making null and void.

defendant. A person against whom a legal action is brought.

deficit. A shortage; a deficiency in amount.
defraud. To cheat; to swindle.
defray. To pay or meet expense.
defunct. Extinct; no longer active.
delicatessen. Table delicacies. The shop where they are sold.
delinquent. One who fails to meet obligations, as the payment of interest or taxes.
demand. An actionable claim. An insistent request for payment of money due.
demise. To bestow by will. To convey for life or for a term of years. Lease.
demonetize. To melt coin back into crude metal. To divest of the character of standard money.
demurrage. A charge made by a carrier company for failure to get goods unloaded from cars or ships on specified contract time.
demurrer. A pleading in law which denies that valid cause for action exists.
denim. A colored, twilled cotton goods, used largely for hangings, furniture covering, and the like.
deponent. One who gives written testimony.
deportation. Sending a person or commodity back to point of original departure.
depose. To bear witness; to give testimony.
deposit. An amount paid on a bill as an earnest of good faith. Money placed in a financial institution.
depositary. One to whom goods are bailed, to be held without recompense. Pertaining to deposits. A person intrusted with anything of value. Also, depository in the sense of storehouse.
deposition. The written testimony of a sworn witness.
depository. A place where anything is deposited.
depot. A station; a warehouse.
depreciation. Reduction in value, as of stocks.
deputy. A person appointed to act for another.
detinue. An action to recover personal property that is wrongfully detained.
development. A property which, by the expenditure of money, is improved and brought up to a high standard of efficiency or salability.
dimity. A stout cotton goods with raised stripes or patterns; a light, fine, white cotton dress goods.
directorate. A body of directors.
disburse. To pay out.
discount. A deduction made on the price of goods in consideration of prompt or cash payment.
disembark (debark). To land, as from a steamer.
disfranchise. To withdraw privilege of franchise. To deprive of a citizen's privilege, as the ballot.
dishonor. Refusal, perhaps because of inability, to meet an obligation, such as a draft or check when due or when presented for acceptance.
displacement. The weight of water displaced by a body, such as a ship floating in it, this weight being equal to the weight of the body.
display. To arrange goods, as in a window or on a counter, for an advantageous showing.
dividend. The interest paid on an investment; an allotment to stockholders in the payment of interest or the distribution of bonuses.
dockage. Provision for docking. The act of docking. The charge made for docking privileges.
docket. A list of items for immediate attention. The place on or at which such list is posted. A custom house warrant or certificate for the payment of necessary duties.
dower. A widow's life portion, usually one third of her husband's property.
dowry. The property a wife brings to her husband by marriage.
draft. A check drawn by one bank on another, or an authorized order for drawing money from a fund.
drawee. The one upon whom an order for the payment of money is drawn.
drawer. One who draws a bill of exchange, check, money-order, and the like.
drayage. The charge for the transportation of goods by dray; the act of carrying goods by dray.
drygoods. Textile fabrics, as distinguished from groceries, hardware, etc.
due-bill. A written acknowledgment of indebtedness.
dun. A demand for payment. To demand payment.
duplicator. An office machine for running off many copies of a piece of writing after it has been written on a prepared sheet.
duty. A fee charged on exports and imports, in accordance to the tariff laws of a country, or according to international regulations and agreements. An excise fee on domestic goods or on goods of domestic manufacture for domestic consumption, such as beer, spirits, tobacco, etc.

effects. Movable goods or chattels.
embargo. The suspension of commercial activity by government order; the detention of ships in harbor and the prohibition of foreign ships from entrance; the seizure of goods by government action.
embark. To put or go aboard a vessel.
emigrant. One who leaves a country to go to another country.
emolument. Remuneration; profit; gain advantage.
employee. One who works for another.
emporium. A bazaar or popular market.
encyclical. Intended for general circulation, as circular letters.
endorse. To approve. To sign one's name on the back of a check, or to make over to another, by means of endorsement, a check or other business paper.
endowment. Money or property given for the permanent use of an institution or for the promotion of a special object.
enfeoff. To sell or give and convey lands in fee to.
enfranchise. To endow with some right.
enjoin. To place a command or injunction upon.
enterprise. Energy and initiative in affairs, business or other. Any projected plan or undertaking.
entrepot. A depot or storehouse or other commercial center of distribution.

equable. Even, steady, uniform.

equate. To make equal.

equitable. Fair, just, impartially divided or distributed.

equity. Value in excess of a mortgage. A court in which suits based on equitable rights may be brought.

essoin. Excuse for nonappearance, as in a court; the person so excused.

estimate. To assign a general value to. A valuation based upon incomplete or complete knowledge of the thing evaluated. A bid or statement of terms upon which certain work will be undertaken.

estoppel. An act or admission that cannot legally be denied. The plea by which such an act or admission is alleged.

evidence. Testimony. That by means of which a fact is established.

excelsior. Long, fine wood shavings used for packing fragile materials. The motto of New York State, meaning, "Still higher; ever upward."

exchange. A place where merchants and financiers make exchanges, as of commodities or securities. The act of trading or buying and selling. The rate at which one kind of money is converted into another. The discharge of debts by means other than money, the disposal of goods for goods of equivalent value.

exchequer. The treasury of a state; finances or pecuniary resources.

excise. A tax levied upon commodities, especially liquors.

execute. To carry out or complete, as of business terms or legal proceedings.

executor. A person named in the will of another to carry out the terms of a will, or a person named by a court to carry out the terms of a will.

exorbitant. Beyond customary and proper limit in price asked for goods or terms demanded in agreements.

export. That which is taken from one country into another.

exposé. A revelation, usually of an embarrassing nature, as of misappropriation of funds.

expropriate. To take away goods or property from another.

extension. The extra time allowed a debtor for the payment of a debt.

extent. A writ against the person, land, or goods of certain debtors.

extradition. The surrender of an accused person by one government to the justice of another government.

fabric. A woven, felted, or knitted material, such as felt or cloth. Texture. Workmanship. Quality.

fabricant. One who makes or manufactures.

fabricate. To make or manufacture. To gather many different parts from various sources and put together into a workable whole.

factor. An agent or commission merchant.

factorage. A factor's commission. The conduct of a factor's business.

factotum. A man of all work.

Fahrenheit. Designating that thermometric scale in which the freezing point is 32 degrees, and the boiling point 212 degrees. Used in Great Britain and the United States.

fee. A payment or a charge for special privilege. An estate of inheritance.

felony. A grave crime.

ferriage. Conveyance by ferry. The fee charged for ferrying.

feud. Vindictive strife between clans or families, or between old, established corporations.

fiduciary. Confidential; having reference to a position of trust and confidence.

field. The term used in business to indicate the territory covered or assigned to a commercial traveler, who is accordingly called a field-man. Any zone of activity.

file. A collection of papers and documents arranged systematically for ready reference.

filibuster. To delay legislative action of any kind by dilatory tactics; the deliberate blocking of legislation.

finance. The science of the use of money and monetary affairs—taxes, bonds, funds, incomes, etc.

fine. A pecuniary penalty for some offense or transgression of the law.

firkin. A wooden vessel or measure, about one fourth of a barrel.

firm. A business house, or the combination of two or more persons into a partnership for the purpose of conducting a commercial, industrial, or financial enterprise.

first-rate. Said of goods of the best quality and character.

fiscal. Relating to the treasury or the finances of a firm. The fiscal year is the financial year.

fixtures. Articles and furnishings that are immovable, or that cannot be removed without the payment of tax or damage. Appointments in the calendar of a business man. Schedules.

fleshmonger. A butcher.

float. To establish a market for. To secure support or patronage. To circulate.

floorage. Floor space or area.

floor-walker. In a department shop, one who oversees the employees on a floor or a section of it.

folio. A page of manuscript containing a regulation number of words, usually from 72 to 100. Two opposite pages numbered alike. A book of large size.

foolscap. A size of writing paper about 13 × 8 inches as folded.

foot. To add a column of figures and place sum at bottom or foot.

footing. The addition of a column of figures and the sum of such addition. The character of financial foundation on which a business is established.

forage. Food for cattle and horses.

foreclose. To bar by judicial decision the right to redeem mortgaged property.

foreman. The head man overseeing a number of workmen, as in a factory.

forensic. Relating to public disputation, as a legal debate in court proceedings.

forfeit. To lose, as penalty for some default.

forgery. An alteration in a written document with intent to defraud; especially, the imitation of a signature, as a check.

forum. A place of public assembly for purposes of discussing public questions.

foulard. A soft, fine, washable silk dress goods, or an imitation of it, made of silk and cotton.

foundation. An endowment.

founder. To fill with water and sink, as a vessel. To fail, miscarry, or be ruined in any way.

foundry. A place where articles are cast from metal, as an iron foundry.

franchise. A local, state, or national government grant extending certain rights and privileges to individuals or companies, as to street railways.

frank. The right to send mail matter free of postage charge.

freehold. A landed estate held in fee simple.

freightage. The charges for carrying goods from point to point or from port to port; the goods carried.

fustian. A coarse, twilled cotton stuff such as corduroy.

gain. Profit or earnings.

gallon. A liquid measure of four quarts, or 231 cubic inches.

galloon. A worsted lace, or a narrow tape used for purposes of trimming garments.

garage. A building in which motor vehicles are stored and cared for.

garnish. To give warning to answer to a legal action.

garnishee. To attach the fund or property sought to be secured by garnishment.

garnishment. A warning or summons not to pay or deliver money or effects to a defendant, pending a judgment of the court.

gerrymander. To alter unfairly or abnormally, as the political map of a state.

gin. An alcoholic liquor distilled from various grains. Any mechanical contrivance that furnishes power to second human effort. A machine for separating the fibers in cotton from the seed.

going. Operating; operative, as, a going concern.

go-between. An agent or middleman; an intermediary.

graft. To obtain money, position, or other advantage by unfair means. To join or unite one thing upon another.

grain. The quality or texture of anything, especially a fabric. One seven thousandth part of a pound avoirdupois.

gram. The fundamental unit of weight in the metric system: 15.432 grains.

grocery. A shop where household supplies, especially for the table, are sold.

gross. Twelve dozen as a unit.

groundage. The duty payable on a vessel entering a port.

guaranty. The security of a person or a firm against loss. The promise of security in the purchase or the possession of something.

guinea. An English monetary unit (and former coin) worth 21 shillings, or $5 in United States money.

haberdasher. A dealer in gentlemen's furnishings.

habiliment. An article of clothing or dress.

habit. A woman's dress for horseback riding.

hall-mark. The official mark of the goldsmiths' company or other assay office in England, stamped on articles of gold or silver to indicate purity.

halyard. A rope used for hoisting a flag, a sail, a yard, etc.

hamper. A large packing basket for food, light clothing, and the like.

hand. An operator in a mill or factory.

handbill. A small advertising sheet or poster.

hank. A bundle of yarn.

hardware. Manufactured articles of metal, such as utensils or tools.

haulage. Charge made for use of vehicles in conveying goods from one place to another; also the act of such conveyance.

hawker. A pedler who cries or hawks his wares thru the streets.

hawser. A large rope, five to ten inches in diameter, used chiefly on ships.

hazard. Exposure to financial risk or peril.

hedge. To buy or sell commodities against previous purchases or sales in order to avert possible loss.

heir. One inheriting or entitled to inherit property.

heirloom. Any movable chattel that descends to an heir.

hemp. An annual herb of the nettle family from the strong, tough fiber of which rope and cordage are made.

hereditament. Anything that can be inherited.

hereditary. Passing from an ancestor to an heir.

heritage. That which is inherited, as an estate.

hogshead. A liquid measure of 63 gallons.

hold. That part of a ship below decks in which ballast or cargo is stored. A holding or tenure, as of property.

holder. One who holds a legal or commercial paper in virtue of its being made over to him.

holograph. The term used to indicate that a document is wholly in the handwriting of the one whose name it bears.

homemade. Of domestic or household manufacture, rather than factory or foreign made.

hong. A connected row of mercantile warehouses, or a warehouse having a number of connected rooms.

honor. To accept a check, draft, bill, and meet the obligation when due.

horsepower. A standard unit of the rate of work or power of a machine, automobile, etc., equal to 33,000 pounds lifted one foot in one minute.

house. A mercantile establishment; a firm; a company; a concern

huckster. One who retails small wares such as groceries, thru the streets.

husbandry. Farming or agriculture.

hypothesis. A condition assumed as a basis of reasoning, experiment, or investigation; a theory unsupported by facts.

imbroglio. An intricate plot or complication.

immigrant. One who enters a country from another country.

import. That which is brought from one country into another.

imprimatur. Official license to print or publish.

incarcerate. To shut up in prison.

income. The total amount of money received from all sources, such as earnings and receipts.

incorporate. To form or combine into one harmonious whole for the more efficient conduct of affairs, as a business organization. To protect such combination by legal or legislative action.

increment. Increase or addition, especially at regularly stated intervals.

incumbent. One who holds an office or performs official duties.

indemnify. To make up some loss or damage.

indemnity. Security against loss or damage. That which is given as compensation for loss.

indenture. A contract by which an apprentice is bound to a master, or a servant to a service in a colony. Any formal or official document, as a certificate or an inventory (originally one prepared in duplicate).

indict. To prefer a charge against.

indorse (endorse). The writing of one's name on the back of a check or draft.

industry. Strictly, the name given to all processes of labor involving the conversion of products into commodities, as opposed to business which has to do with the disposal of such commodities and the auditing of returns. In general, all activities called forth by work and service.

ingot. A mass of cast metal from the crucible. The mold in which an ingot may be cast.

initiative. Ability for original conception and independent action. The right of the people to demand desired legislation from their representative assemblies.

injunction. A judicial order requiring the party enjoined to take or to refrain from some special action.

insert. A small sales or advertising circular inserted in letters, bills, or other business communications.

insignia. Badges or other marks indicating office or branch of service.

insolvency. The inability of a firm or an individual to meet liabilities.

instalment. A partial payment made on a whole amount at stated intervals.

insurance. A system whereby pecuniary indemnity is guaranteed by one party or company to another party in certain contingencies, such as accident or loss, upon specified terms, such as the payment of annual premiums, etc.

interdict. A prohibition, order, or ban.

interest. Money paid for the privilege of using money loaned. A person's investment in a business.

intestate. Not having made a will. Not legally devised or disposed of.

invalid. Null; having no force under the law.

inventory. A detailed account or schedule, as of stock on hand or the property of a deceased person.

invoice. A list sent to a purchaser containing items and charges of merchandise. The goods so listed.

issue. To go forth officially, as a writ. Outcome or production. An edition of a publication.

item. A separate article or entry in an account. A newspaper paragraph.

itinerary. An outline or detailed account of a journey taken or proposed.

jean. A twilled, undressed cloth of cotton and wool.

jerquer. A term applied to those in a custom house who check or "jerque" documents that have to do with ships of importation; also, a customs officer who searches vessels.

jet. Ornaments for women's wear, made of rich, black, mineral coal.

jetsam (jettison). Goods thrown overboard for the purpose of making a ship lighter, as in a storm.

jobber. One who buys merchandise from manufacturers or importers and disposes of it to wholesalers or retailers. One who deals in stocks and shares with stockbrokers and not with the public. A middleman. One who works and receives wages by the job.

joiner. A worker in wood-finishing; one who finishes the woodwork of a house.

jointure. A settlement, as of land, made to a woman, in place of dower.

journal. A book in which is entered from the day-book or blotter a statement of the transactions of each day, ready to be posted in the ledger.

journeyman. A mechanic or artisan who has completed his apprenticeship or learned his trade.

judgment. Obligation or debt created by verdict of a court, or the record or certificate of such decision, which constitutes a lien on leviable property.

judiciary (justiciary). Pertaining to courts of justice and the administration of the law.

jumper. A loose outer jacket of cotton drilling or coarse linen.

junk. Cast-off material of any sort that may still be useful.

jurisdiction. Lawful right to exercise authority; the territory over which it is exercised.

jurisprudence. The science of law.

jurist. One versed in the law.

jury. A body of men, usually twelve, qualified and summoned to attend a court trial and sworn to render true verdict according to the evidence.

jute. The fiber obtained from the inner bark of an Asiatic birch of the linden family, and used for making bags, baskets, etc.

juxtaposition. The placing of articles close together or side by side for purposes of comparison and contrast.

keel. A term used frequently in shipping circles to indicate a vessel or bottom.

keelage. The price paid for the privilege of anchoring a ship in a harbor.

keep. Means of livelihood.

keg. A small, especially strong barrel holding five gallons.

kelp. Large, coarse seaweeds, or their ashes, the chief source of iodin.

kentledge. Ballast of pigiron.

kersey. A smooth, light-weight beaver cloth.

key. A figure, letter, or other symbol placed on some advertisements for convenience in assorting answers by mail and for purposes of testing advertising efficiency.

kit. A collection of articles and appliances for any specific purpose. An outfit. The bag, box, or wrapper in which such outfit is carried.

laity. The people as distinguished from the clergy, or those outside any profession.

lampoon. A written satire designed to bring a person or a group of persons into ridicule or contempt.

landau. An automobile carriage top that can be folded back.

landing. A place where goods are landed, as a wharf.

landlord. One who owns and lets real estate.

larceny. The theft of goods from another with deliberate intent to defraud the rightful owner.

largess. Liberality. A gift or bounty.

lastage. Ballast of gravel or sand.

lawsuit. Action in court for the redress of wrongs or for the enforcement of claims or rights.

layman. One of the laity. Not belonging to the clergy or other profession.

layout. The original plan, design, or arrangement of an advertisement, or of a window or other display.

leader. The chief editorial article in a newspaper.

leakage. Loss caused through leaks in carrying vessels. Money paid for such loss.

lease. A written contract giving one the right to occupy or possess property temporarily.

ledger. A summarized form of accounts. The principal book of accounts, showing the condition of each account.

legacy. Money, property, or other gift by will.

legatee. The recipient of a gift by will or legacy.

legator. One who bequeaths a legacy; a testator.

legist. One skilled in law. A writer on legal subjects.

legitimate. Sanctioned by law or custom.

lessee. One to whom a lease is granted; one holding property by lease.

lessor. One who grants a lease.

letterhead. A printed heading at the top of a sheet of letter paper, or the sheet itself bearing such heading.

levy. To collect by legal right or authority.

liability. Responsibility for a debt; the debt itself for which an individual or a firm is responsible.

libel. Slander, written and published, designed to damage an individual, a property, a business, or a profession.

licence. A permit issued to an individual to conduct business on the payment of certain taxes and in compliance with certain rules laid down by a community.

lien. The right to retain occupancy of property or possession of goods until certain debts or other obligations are satisfied.

lighter. A barge-like vessel used in loading or unloading ships.

limit. A restrictive condition or stipulation, or a term fixed by law for the validity of certain acts.

limited. Restricted by law within certain prescribed limits, as in the capitalization of a company.

limousine. A motor carriage body with top projecting over driver's seat.

line. A branch of mercantile business or a stock of goods of a particular kind.

linen. A fabric woven from the fiber of flax.

liner. The name sometimes applied to a large ocean-going vessel belonging to an incorporated steamship line or company.

lingerie. Linen articles of dress; women's lace-trimmed underwear in general.

linoleum. A floor covering made of cork and linseed oil.

liquidation. The settlement of accounts, especially debts, by a company when it closes business. It liquidates voluntarily if it is able to meet its debts; it liquidates under compulsion if its assets are not equal to its liabilities.

liter. The fundamental unit of capacity in the metric system; 1.0567 quarts in liquid measure; .908 quarts in dry measure.

litigant. A party to a lawsuit.

live-weight. In railway transportation, the weight of the load as separate and apart from the weight of the rolling stock, which is deadweight.

lockage. The toll levied for the passage of boats through a canal lock. The difference in levels in a lock canal. The materials used to make a canal lock.

lockout. The opposite of a strike—the refusal of an employer to permit his employees to work.

loft. A large storeroom for storing goods, especially in wholesale quantities.

log-book. A ship captain's record of daily speed as well as of all important events during a voyage.

longs. Those buying securities or commodities and holding them for an advance in price.

longshoreman. A stevedore.

lot. A collection or parcel of land, goods, stocks, etc., offered for sale as a unit. The share falling to one who participates in drawing lots, as from a lottery. A small piece of land, as a building lot.

luggage. The term by which baggage is designated in England.

magistrate. One clothed with public civil authority. A judicial officer.

make. The operation or the product of manufacture.

makeweight. That which is thrown into a scale to increase weight; hence, an important person or thing used to fill up a deficiency.

malfeasance. Unlawful or wrongful action; wrongdoing in general.

manager. One in whose hands rests the conduct of a business.

mandamus. A writ of right, issued by courts of superior jurisdiction and directed to subordinate courts, corporations, or the like, commanding them to do something therein specified.

mandate. An authoritative command or requirement.

manifest. A document stating the contents of a ship's cargo, and giving port of departure and port of destination.

manipulator. One who manages on a large or intricate scale.

manor. A tract of land, originally granted as a manor and let by the proprietor to tenants in perpetuity or for a long term.

manswear. To swear falsely; to commit perjury.

manufacture. The production of salable and usable goods by industrial art or processes. The kind of article manufactured. Manufactured articles collectively.

manumit. To liberate or free, as a slave.

marconigram. A wireless message.

margin. The difference between the cost of an article and its selling price. A sum deposited with a broker to protect him against loss in buying and selling for his principal.

marine. Pertaining to shipping, or shipping interests generally.

marketable. Salable; in demand.

matrix. A mold in which anything is cast or shaped, or that which encloses like a mold, as the papier-mache or other impression of a form of type, from which a cast of printing may be made.

mature. To become due, as a note or bond.

maximum. The greatest quantity, amount, or degree of anything. The highest rate or charge.

mayhem. The offence of depriving a person by violence of any limb, member, or organ, or causing any other mutilation of the body.

measure. A specified act or transaction. A legislative bill. A standard of measurement, as of weight, quantity, size, etc.

memorandum. A brief written outline of the terms of a transaction, or any notes jotted down for the purpose of recall to memory.

mercer. Formerly, a dealer in small wares; now a dealer in cloth or silks.

mercerize. To treat cotton fabrics with caustic soda or potash so as to increase their color absorbing qualities and impart to them a silky gloss.

merchandise. Commodities traded in by merchants.

merchantman. A trading vessel.

merger. A commercial combination of a number of interests or companies under one management. The extinguishment of a lesser estate, right, or liability in a greater one.

merino. A superior kind of wool of a fine, silky, closely-set texture, made from the wool of sheep formerly native to northern Spain.

messuage. A dwelling house with its belongings, outhouses, etc.

meter. An instrument or apparatus for measuring fluids, grain, gases, electric currents, etc. The fundamental unit of length in the metric system: 39.37 inches.

middleman. One who acts as agent between the manufacturer, producer, or wholesaler, and the consumer. One who buys in bulk and resells in lesser quantities.

middlings. The coarser part of ground wheat as distinguished from flour and bran.

middy-blouse. A loose fitting garment with sailor collar, worn either with or without belt.

mil. A unit of length in measuring the diameter of wire: 1/1000 of an inch.

mill. Strictly, a building fitted for grinding grain or reducing ores, but applied loosely to any building fitted with machinery for the purpose of transforming raw materials into salable or other form. To indent or flute the edge of a coin to protect it from wear and to prevent clipping.

mimeograph. An office machine for running off many copies of a piece of writing after it has been written on especially prepared wax or other sheets.

minimum. The least quantity, amount, or degree of anything. The lowest rate or charge.

mintage. The coining of money. The profit made by a country out of coining processes.

minor. One who is below the age at which full personal and civil rights can be exercised.

misdemeanor. Misbehavior. Any offense of less seriousness than a felony.

misfeasance. A trespass or wrong. The doing of an unlawful act.

misprision. Contempt. The act of undervaluing for purposes of gain. The concealment of a crime, especially of felony or treason.

model. A pattern. An object exactly representing something to be made. A woman who tries on cloaks, as in a salesroom, to exhibit them to prospective buyers.

mohair. The hair of the Angora goat, or a dress fabric made therefrom.

moire. A watered silk; a watered or clouded finish given to textile fabrics.

monetary. Pertaining to money or finance.

monger. A dealer or trader, especially in England, such as a cheesemonger, etc.

monometalism. The standardization of currency on the value of one metal.

monopoly. A combination of business men or firms that controls the marketing of goods and thus adjusts prices arbitrarily.

moot. Something still unsettled by discussion.

moot-court. A court for the trial of a fictitious suit by law students, as a means of training.

morale. The state of mind or the attitude of a body of workers or soldiers in regard to courage, loyalty, confidence, stamina, etc.

moratorium. An emergency act of legislation authorizing a debtor or a bank to suspend payment for a given period, as in the case of a declaration of war.

morganatic. The term applied to the marriage of a male member of a royal family and a woman of inferior rank, in which the title and estates of the husband are not shared by the wife or their children.

mortgage. A conditional lien upon property as security for the payment of money.

mortgagee. One to whom a mortgage is given.

mortmain. Lands or tenements held inalienably, as by a religious corporation.

mountebank. A quack; a charlatan; a pretender.

mousquetaire. A woman's cloth cloak with large buttons, of about 1850. A woman's long glove of kid or silk, loose above the wrist.

mugwamp. An independent in politics.

mulct. To oblige to pay excessively for an article; to fine unjustly.

multure. The grinding of grain, or the grain ground. The percentage of ore paid to the proprietor of a pulverizing mill.

municipal. Pertaining to the local government of a city or a town.

municipality. An incorporated town, boro, or city.

nainsook. A stout India muslin, striped or plain.

nankeen. A buff-colored, Chinese cotton fabric.

nap. The short fibers on the surface of flannel, silk hats, and the like, forming a soft surface lying smoothly in one direction.

napery. An article of household linen, or household linen collectively.

naptha. A light, colorless, volatile, inflammable oil, distilled principally from petroleum.

negligee. A loose, easy garment for lounging and resting purposes.

negotiate. To conduct business dealings with another. To transfer on satisfactory financial conditions.

net. The remainder after all charges and deductions.

nominal. Inconsiderable; for small amount.

nonesuch. An unexampled or unequaled thing.

notary. An official authorized to take acknowledgments of legal papers, to administer business oaths, and to protest financial documents for nonpayment.

note. A signed promise by one party to another to pay a certain sum.

notions. Small household articles, such as buttons, pins, thread, hooks and eyes and the like.

null. Of no legal force or effect; void.

nullity. A void act or instrument.

numismatic. Pertaining to coin or metals.

nuncupative. Oral as distinguished from written, used especially in speaking of wills.

nuns-veiling. A very soft, thin, untwilled woolen fabric used for veiling and for dress material.

nurl. To mill or roughen, as the periphery of a coin.

nursery. A place where trees and shrubbery are raised for sale and transplantation.

obligation. Indebtedness. A legal bond bearing a penalty.

offer. A bid; a proposal.

omnibus. A waiter's assistant in a restaurant.

onus. Responsibility; burden.

operator. A skilled worker. One who runs machinery. A broker who acts for others in trading in speculative securities.

option. The purchased privilege of either buying or selling something at a specified price within a specified time.

order. A commission or instruction to supply, purchase, or sell something.

ordinance. An authoritative rule. A municipal law.

ordnance. The general term used to indicate all kinds of weapons, and their appliances. used in warfare.

organ. A periodical published by and in the interest of some business house or some trade organization.

organize. To prepare for the transaction of business by choosing officers, appointing committees, etc.

outgo. Cost; outlay; expenditure.

outpost. A port far away from the chief custom house or seat of trade.

output. The quantity produced in a specified time, as of a factory.

outright. Without reservation or limitation.

overbalance. Excess of weight or value.

overdraw. To draw against an account beyond one's credit.

overdue. Remaining unpaid after becoming due.

overhead. All charges against or expenses of a manufacturing or general business beyond the cost of raw materials, labor, and sales.

overplus. Excess; surplus. That which remains after a certain part has been set aside.

overproduction. Production in excess of demand.

packet. A steamship for conveying mail, passengers and freight at regular times.

pact. An agreement; a bargain.

paper. Written or printed pledges or promises to pay. The term applied to valuable business documents in general.

par. The condition when nominal and actual values are the same. *At par* means that a share of stock is exchangeable for its face value in money. *Above par* and *below par* respectively mean that the market price of stocks is higher or lower than the nominal value of the stock.

parcel. A portion of real estate or personal property.

pardon. Remission of guilt: the official warrant declaring the act of pardon.

partner. One who assumes risks and shares profits with another in business. A *nominal partner* is one whose name only is used. A *silent partner* is one whose capital only is used.

party. A person interested in and signatory to a deed, suit, contract, etc. The word used for a person or for persons in legal documents.

passementerie. Trimming for dresses, such as beaded lace.

passport. Documentary permission for a ship to proceed on a voyage. An official warrant affording protection to a person in traveling abroad.

patent. The issue by a government of an exclusive right to an inventor for the protection of his work.

pawn. Something pledged as security for a loan.

pawnbroker. One who lends money on personal property that is placed in his possession.

payee. The person to whom a sum of money is made payable, by note, check, or bill of credit.

pecuniary. Consisting of or relating to money.

pedler. One who travels from place to place with goods to sell.

pelt. An undressed furskin.

penal. Liable or rendering liable to punishment.

percentage. The allowance, commission, duty, or interest on a hundred.

perjury. Assertion of a falsity under oath.

permit. A written warrant or permission.

perquisite. Any profit from service beyond salary or wages.

petition. A formal request, addressed to one in authority, signed usually by a group of people, asking for some grant or benefit, or expressing some grievance and requesting relief therefrom.

piecework. Work done and paid for by the piece or quantity.

pier. A projecting wharf at which a ship lands.

pinchbeck. An alloy of copper, zinc, and tin, forming a cheap imitation of gold. Spurious or pretentious.

pittance. A meager allowance, in either money or articles.

plaintiff. The party that begins an action at law.

plant. The building and permanent appliances of a factory or other institution, especially industrial.

pledge. A formal promise. A pawn of personal property, or the property so delivered.

plurality. The greatest of more than two numbers, whether or not it is a majority of the whole. The excess of the highest number of votes cast for any one candidate over the next highest number.

pogram. A local disturbance, such as riot or pillage, instigated by officials under the direction of a central government.

policy. A plan of action. A system of management. The name given to the contract issued by an insurance company. The collective or cumulative practices of a business house in its transactions.

pontage. A bridge toll or tax.

pool. An arrangement whereby business firms or individuals can reduce competition or risk as the result of merging their interests, thus controlling prices and sharing profits. "To pool interests."

port. The left side of a vessel. Any place designated as a point at which persons or merchandise may enter or leave a country, under specified supervision.

portage. The act of transportation from one port to another. That which is transported. The charge for transportation.

posse. A force or squad of men.

post. The transference of items or accounts to the ledger, in bookkeeping.

postdate. To date a document or other writing later than the actual date.

poster. An advertising sheet for posting on walls and other prominent places.

pottery. A factory where porcelain or earthenware is made, or the wares themselves.

preamble. A statement introductory to and explanatory of what follows.

precis. A summary or abstract.

preempt. To secure the right of preference in a purchase, especially of public land. To take up public land by preemption.

premise. A foregoing statement or a fact previously proved. That part in a deed that sets forth the date, names of parties concerned. land or other property conveyed and granted.

premium. The periodical payment made on an insurance contract. A bonus over and above wages or a customary dividend. The difference in purchasing power of one kind of money over another. An advance above par in the prices of stocks.

presswork. Work done by the printing-press. The operation of pressing together crossed veneers in joinery.

prestige. Authority or importance or recognition based upon achievement and reputation.

primage. An allowance to the owner or master of a ship for care of goods in port.

prime. First rate; first in value or excellence.

primogeniture. The right of the eldest son to inherit property of a parent to the exclusion of all other children.

principal. Property or capital. A sum on which interest accrues. An investor for whom a broker acts. The amount of money held by or invested in a firm. The leading person or persons to a contract in a lawsuit, or in other similar procedures.

priority. Right to precedence by virtue of value, time, or importance.

probate. Formal legal proof, as of a will. The right or jurisdiction of proving wills.

proceeding. An act or course of action in legal or parliamentary matters.

proceeds. That which accrues from sales.

profit. Excess of returns over outlay or expenditure.

profiteer. One who secures excessive profits from some enterprise, such as the manufacture of munitions or uniforms in time of war.

promoter. One who assists, by securing capital, or otherwise, in advancing a commercial or financial enterprise.

propaganda. The systematic dissemination of a doctrine or a policy.

proprietary. Pertaining to a proprietor. Subject to exclusive ownership.

prospectus. A publication that places investment or sales opportunities before the public.

protest. A formal and written notice, usually issued by a notary to the endorser of a note or draft, stating that the paper has been presented but not accepted and therefore not paid.

provender. Food for cattle, such as hay.

proviso. A conditional stipulation. A clause in a contract or statute limiting, modifying, or rendering conditional its operation.

proxy. A person authorized to vote in place of another, especially at meetings of shareholders or directorates.

publicity. The state of being public. The act of making public thru a systematized, regularly operated plan or campaign of action. Advertising that carries with it a persistent news element.

purchase. To buy. The act of buying. A more high-sounding term than *buy*, and by strict definition referring to buying in large quantities or on an elaborate scale. A device that gives a mechanical advantage, such as a thumb-piece, to raise a cover, or a rope, pulley, or windlass.

push. Extreme energy or determined activity.

quarantine. The enforced isolation of any person or place infected with contagious disease. The outpost of a shipping port where medical officers board ships and examine passengers and health records on the vessel.

quarter-day. The day on which quarterly payments come due.

quarterly. Occurring at intervals of three months.

questionnaire. A series of questions pertaining to one subject (or more than one) prepared for circulation among many people for the purpose of securing collective opinion, evidence, or other information.

queue. A file of persons waiting in order of their arrival.

quire. The twentieth part of a ream of paper—24 or 25 sheets.

quorum. The least number of attendants required to be present at a meeting in order that the proceedings may be legal.

quotation. The current prices of commodities and of stocks and bonds, as published in newspapers, financial organs, and on bulletin boards.

quote. To give a sales or a market price.

rackrent. An exorbitant rent. A rent of not less than 2/3 of the full value of the tenement or lands out of which it arises; hence, in Ireland, an exorbitant rent.

rating. Classification according to a standard value or grade, as the estimate of the worth of a man's business.

ratteen. A thick woolen twilled stuff used for dresses.

realize. To convert securities of any kind into cash.

realty. Real estate; landed property in any form.

ream. Twenty quires of paper. *Short ream*, 480 sheets; *long ream*, 500 sheets; *printer's ream*, 516 sheets.

rebate. A deduction from or discount on a gross amount. A reduction or allowance made for cash or early payment.

receipt. A written acknowledgment of the payment of money or the delivery of property.

receiver. A person appointed by the court to manage or control the property or funds of another pending judicial decision regarding them.

reckoning. A settlement of accounts.

recognizance. An acknowledgment or obligation of record, with conditions to do some particular act, as to appear and answer.

recoup. To reimburse a person for a loss. To make up, as a loss.

recourse. The right to exact payment from a party secondarily liable, when the first party liable has failed to pay.

recover. To succeed in a lawsuit. To obtain by legal process.

referendum. The submission of a proposed measure or law which has been passed upon by a legislature or convention, to a vote of the people for rejection or ratification.

refund. To pay back.

reimburse. To pay back as an equivalent of what has been spent or lost.

remand. To recommit or send back, as of an accused person to custody.

remittance. The general name given to money that is sent by post.

remnant. The remainder of a piece of goods or a supply of commodities, especially after the major part has been sold.

remonetize. To reinstate as lawful money.

rent. The periodic payment made for the use of any kind of property.

rep. A textile fabric having a corded surface.

replevin. An action to regain possession of personal property unlawfully retained.

representative. An agent of a business house.

reprisal. A sum paid or received as compensation. Forcible seizure from an enemy by way of retaliation or indemnity.

reserve. Money kept on hand for the purpose of meeting emergencies that may arise in a bank or in any other business concern.

residuum. That which remains after any process of subtraction.

retail. To sell in small quantities to individual buyers.

retain. To engage beforehand, as a lawyer, by a fee.

revenue. The name especially given to the income of a state or a nation as the result of taxes and duties.

revocation. The annulment or cancellation of an instrument, act, or promise, by or in behalf of the person who made it.

rider. An addition or proposed addition to a legislative bill, modifying or adding to its original purport.

ring. A combination of business men formed for the purpose of controlling the market in certain commodities, and thus increasing their own personal profits.

risk. An obligation or contract of insurance on the part of the insurer.

royalty. Payment made to authors for their compositions; to inventors, for the use of their patents; to a landlord by a mine-owner, for the use of land.

run. To continue unexpired or unsettled. To continue in force and effect.

runabout. A light, handy automobile for ready service.

runner. A messenger. A stockbroker's agent who solicits business on a commission of the profits made.

sabotage. The act of producing poor work in order to cause loss or damage. The damaging of machinery by workers, with malicious intent.

sale. Exchange of property for money or for the equivalent of money.

salvage. The saving of a ship, cargo, etc., from destruction by fire or water. Property saved. Money awarded for services in the saving of such property.

sample. A piece or quantity of goods representative of the quality of the whole, given customers for consideration and comparison.

satisfy. To pay, as of a debt or claim.

scalper. One who buys and sells at less than official rates, as railroad and theater tickets. A ticket speculator.

schedule. A written or printed statement or inventory. A tabulated summary. A graph showing the workings of an organization.

scoop. Same as *beat*, in newspaper slang: Priority in getting and publishing a piece of news.

scrip. The name sometimes given to bonds, stocks, and other securities. A provisional document certifying that the holder is entitled to receive something else, such as shares of stock, bonds, etc.

scrivener. A broker. A money lender. One who draws deeds, contracts, and similar writings.

seal. The wax, wafer, or similar token affixed to a document to give it official power.

searcher. A customs or other officer empowered to search conveyances for dutiable goods.

search-warrant. A warrant empowering an

officer to search a house or other place for things alleged to be unlawfully concealed there.

seaworthy. A term used to signify that a ship is fit to go to sea without taking undue risks.

second-hand. Of inferior grade. Having been owned and used by another.

seconds. A term sometimes applied to goods of inferior manufacture.

securities. Stock or bond holdings that are convertible into money. Particularly valuable ones are known as "gilt-edged" securities.

security. A written promise or assurance for the payment of money.

seize. To take into custody of the law by some judicial writ or order.

selvage. The edge of a woven fabric, so woven that it will not ravel.

sentence. A final judgment or penalty pronounced upon a convicted person.

serve. To deliver a writ or summons, as to a court proceeding.

service. The legal communication to a designated person, requiring his presence at a court or other judicial proceeding. The all-round attention and attitude received by the patrons at a mercantile or other business establishment.

settle. To pay; to satisfy; to liquidate; to adjust differences; to make over, as a right or property, by legal act.

settlement. The completion of the buying and selling process. The payment or satisfaction of a debt. The bestowal of money or property on another by will or deed or other form of gift.

severalty. The holding of land in one's own right without participation.

shade. To modify a price or revise it downward.

share. One of the equal parts into which the capital stock of a company or corporation is divided.

ship. To send by any established method of transportation.

shipment. A consignment of merchandise or the amount of merchandise or other cargo shipped.

shop. A place where goods are sold at retail. To go from shop to shop to inspect and purchase articles of merchandise. A place for making or repairing articles or carrying on a trade, especially machine shop. (In England the word shop is used to indicate a department store; here the word *store* is more frequently used.)

shoplifting. Larceny from a shop or store during business hours.

shopworn. The term applied to goods that have deteriorated as the result of having been too long a time in stock.

short. One who has sold short; a bear. A brief contract or sale.

shortsale. A sale for future delivery of goods or stocks not in possession at time of sale.

shyster. A lawyer who practises in an unprofessional manner. Any one who conducts his business in a tricky fashion.

sight. To present, as a bill, to its drawee, for acceptance.

signatory. Bound by the terms of a signed document; having signed; one who has signed.

simony. Traffic in sacred things. The purchase or sale of ecclesiastical preferment.

skein. A fixed quantity of yarn, silk, thread, wool, etc., wound to a certain length and then doubled and knotted.

skipper. The master of a trading vessel.

slander. False tales or reports, uttered with malice.

slaughter. "A sweeping reduction in prices."

slump. A sudden fall in the prices of stocks or commodities.

smart-money. Damages awarded against a defendant because of great aggravation attending the wrong committed. Money paid for a release from an engagement or from a painful situation.

smuggle. To take merchandise into or out of a country without payment of lawful duties.

solvency. The condition when assets are equal to liabilities.

solvent. Having money enough to pay all debts; more assets than liabilities.

sovereign. An English gold coin worth 20 shillings, or $4.86⅔ in United States money. A pound sterling.

specialty. An article dealt in exclusively or chiefly, or a manufactured product of peculiar character. A sealed contract or deed.

specie. Coin, rather than paper money.

speculator. One who invests at great risks. A scalper.

stake. To place at hazard or risk. Something wagered or risked, as money bet on a race.

staple. A commodity that is established in trade and regularly bought and sold.

starboard. The right side of a vessel.

statistics. The science that deals with the collection and tabulation of numerical facts; the facts so collected.

statute. A legislative enactment.

stay. A suspension of judicial or business proceedings.

stevedore. One who assists in the loading and unloading of ships.

stipend. An allowance or salary, especially one that is barely sufficient to support the recipient.

stock. The goods and merchandise employed in trade, as by a merchant. The capital represented by shares of a corporate company held by individuals.

stockbroker. An agent who acts between the buyer and the seller of stocks.

stock-jobber. A speculator in stocks and shares who holds stock and disposes of it to a stockbroker.

stock-taking. A complete examination of stock in order to ascertain the value of goods on hand in a business house or factory.

stone. A British measure of weight of about fourteen pounds avoirdupois.

storage. The depositing of articles in a warehouse for safe keeping. The charge made for storing goods.

store. Strictly, a place where commodities are stored; a warehouse. In the United States, a shop or place where goods are sold at retail. To place in a warehouse.

strait. A condition of financial perplexity and embarrassment.

stub. One of the inner ends upon which memorandum is entered and which is left in the binding when the major part is detached, as in a check book.

sublet. To lease from one who is himself a lessee.

suborn. To induce or procure to commit perjury.

subpoena. A judicial writ requiring a person to appear at a certain place and time under penalty of default.

subrogate. To substitute one person for another in the assignment of rights.

subscribe. To sign one's name in support of; to pledge to pay by a written statement.

subsidy. A grant of money given or granted by a government to assist home industries, such as street railways, factories, shipping, etc.

sue. To institute legal proceedings against.

suede. Undressed kid, used largely for making gloves.

suit. An action in law for the recovery of a right or the redress of a wrong.

summons. A legal notice requiring a person to appear in court.

supercargo. An agent on board ship in charge of the cargo.

superfine. Of excellent or surpassing quality.

super-tax. A tax levied by a government on incomes beyond a certain amount; an additional tax.

surcharge. To overload. An excessive load.

surrogate. A probate judge.

swear. To give testimony under oath.

syndicate. A union or combination of individuals or firms for the purpose of business extension and promotion.

talesman. One summoned to make up a jury when the regular panel is exhausted.

tally. A reckoning or account.

tallyman. One who keeps a tally. One who keeps shop on the instalment plan. One who sells goods by sample.

talon. An attachment to bonds or other securities entitling the holders to additional sets of coupons.

tare. The allowance made for the weight of containers in which shipped goods are packed, such as case, keg, box, wrapper. etc.

tariff. Money legally due on imports. *Preferential tariff* means that goods from a certain favored country may be imported at reduced tariff rates. *Retaliatory tariff* means that one country raises its tariff rates on imports from a country that has previously imposed similarly advanced tariff on the country retaliating.

telemeter. An apparatus for recording at a distance the readings of an instrument.

teller. One who receives or pays out money at a bank. One who collects and counts ballots at an election.

tenancy. Occupancy of land under another.

tenant. One who holds property under another; a lessee.

tender. A small boat that goes alongside a large vessel to take off passengers and freight. An offer to furnish certain service or to make certain purchases according to specified terms. A vehicle for carrying fuel and water for a locomotive.

tenor. The purport or substance and effect of an instrument. A transcript of a record.

tenure. A holding, as of land. The term during which property is held.

terminus *or* **terminal.** The end of a railway or shipping line. The town or place at the end of such a line.

terms. The conditions on which a sale is made, a contract drawn, or an agreement decided.

testament. The testifying to a final disposition of money, property, or securities, usually applied to the making of a will—"last will and testament."

testate. Having made a will before death.

testator. One who at death leaves a will.

textile. A woven fabric, such as cotton, woolen goods, silks, etc.

ticker. An instrument in business offices and public places for reporting transactions from the floor of a stock exchange and elsewhere immediately they have taken place. The prices appear consecutively on long, narrow pieces of paper called *tape*, and are sometimes called *tape prices*. Telegraph companies instal the instrument and supply the service for those who subscribe.

ticker. A telegraphic stock indicator.

tickler. A memorandum kept by calendar that automatically reminds one of payments, collections, and other business transactions, on date required. A monthly numeric set of cards in a filing cabinet for the purpose of reminding one daily of matters calling for attention.

tierce. A cask containing (in the United States) 42 gallons; (in Great Britain) 36 gallons. A cask for packing salt provisions for shipment.

tithe. A tax of one tenth, formerly paid in kind in support of the clergy and the church. A tenth part of anything.

title. The right to and legal evidence of one's ownership of property.

tolls. Fees paid for use of transportation lines, such as canal, railway, road, etc.

tonnage. The cubic capacity of a merchant vessel expressed in tons of 100 cubic feet each. A tax levied on vessels at a given rate per ton. The freight-carrying capacity of cars and vessels, or of a collection of them.

tonneau. The barrel-like body of certain motor cars.

tort. Any private or civil wrong by act or omission.

towage. The act of assisting a large vessel to dock by lesser craft, such as tugboats. The charge for such assistance.

trackage. Railroad tracks collectively. The towing, especially of a boat in a canal, with a rope from the towpath.

trade. Mercantile traffic. The procuring, offering, and exchanging of goods for money at fair and just profit.

trademark. A symbol, legally registered, by which a merchant or other dealer distinguishes and protects his brand of goods or service, as in advertising.

trader. One who trades. A vessel in the service of trade.

transfer. A conveyance or exchange of property.

transship. To transfer from one conveyance to another, or from one line of shipping to another.

trover. An action to recover the value of personal property of the plaintiff wrongfully converted by another to his own use.

truckage. Conveyance by truck. Money paid for conveyance by truck.

trustee. A person who holds property in trust for another.

tun. A large cask. A brewer's fermenting vat. The amount of malt liquor fermented at one operation; a brew.

turnover. A term applied to the complete evolution of goods from the period of production, thru processes of marketing, to the period of reaching the consumer. The rapidity with which this evolution is made.

underlease. A lease of premises by a lessee; a sublease.

undertenant. One who holds premises by a lease from another who is himself a lessee.

underwriter. A person or a group of persons taking all or a majority of stock shares in a new company that are not subscribed for by the public. A person or a firm financially responsible in case of business failure or disaster. A body corporate or a person in the insurance business. A person or a company that insures.

unseaworthy. A ship adjudged by a board of trade or similar body as being unfit to go to sea.

unship. To unload from a ship or other carrier.

usufruct. The right to use the property of another and to draw its profits without wasting its substance.

usury. Formerly, interest for money invested. At present, a higher rate of interest for money than is fair or allowable by law.

valid. Genuine; good; binding by the law.

value. To assess or appraise. The amount a commodity or property or security is worth.

vendor. A pedler or hawker.

vendue. A public sale at auction.

venire. A writ issued to a sheriff or a coroner for summoning a jury.

venture. A commercial investment that involves risk. A business speculation.

venue. The place where trial for crime is held. The paper indicating that place.

verdict. The decision of a jury.

void. Worthless; without support of the law.

vouchee. A person called into an action to defend or warrant a title.

voucher. Documentary proof of money paid or a transaction completed. An automatic receipt. A check returned thru the clearing-house to the bank on which it was drawn, and thence to the drawer.

wadding. Carded cotton used for packing, stuffing, or lining.

wagonage. The act of or charge for conveying by wagon.

waiver. To relinquish or yield temporarily, a right or a claim.

wallet. A large pocketbook for holding banknotes and other valuable papers.

wampum. Beads, formed of shell and strung on threads, formerly used by American Indians as currency.

ware. Articles of commerce; goods; merchandise; as glassware, woodenware, etc.

wares. Articles of merchandise for sale.

warrant. A guarantee. A certificate of office. An authorization to search property, to release goods, to seize, etc. (See *search warrant.*)

warranty. Same as warrant. Authorization. A written guarantee by a seller.

water. To increase the number of shares in a stock company without increasing the paid-in capital accordingly.

wear. Clothing or wearing apparel, as women's wear.

wholesale. To sell in large quantities, in manufacturers' packages, to companies and large mercantile establishments.

wickerware. Ware made of twigs, osiers, etc., especially holders and furniture.

wire. To telegraph. A telegram.

worsted. Woolen yarn with fibers combed parallel and twisted hard. Material for braid other than cotton or silk.

yarn. Any fibrous material, such as wool, prepared for use in knitting, weaving, etc. A spar crosswise of a mast used to support sails.

year-book. A book published once a year, enumerating and summarizing events, transactions, negotiations, statistics, etc., of a house or an organization.

INDEX

INDEX

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X—(429)